

RAO BULLETIN

1 January 2020



PDF Edition

THIS RETIREE ACTIVITIES OFFICE BULLETIN CONTAINS THE FOLLOWING ARTICLES

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1. The page number on which an article can be found is provided to the left of each article's title
2. Numbers contained within brackets [] indicate the number of articles written on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net.
3. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin to other vets or veteran organizations.

*** ATTACHMENTS ***

- Attachment – New Jersey Vet State Benefits
- Attachment – Military History Anniversaries 01 thru 15 JAN (Updated)
- Attachment – Christmas Word's Surprising Histories

*** DoD ***



NDA 2020

Update 28: Senate Passes 86-6 & President Signed

The Senate on 17 DEC voted to send to President Donald Trump an annual defense policy bill that combines a \$738 billion Pentagon budget blueprint with legislation to provide federal employees with 12 weeks of paid parental leave. The sweeping 86-8 vote followed easy passage last week by the Democratic-controlled House, whose negotiators were then forced to yield on numerous provisions seeking to rein in Trump after weeks of arduous House-Senate negotiations. The annual defense measure has passed every year since the Kennedy administration, invariably as a traditionally bipartisan effort. Trump had said he would sign the bill which delivers a 3.1% pay raise for Pentagon personnel, the largest in more than a decade, and he did on the evening of 20 DEC.

The compromise between the Democratic-controlled House and the GOP-held Senate broke free after Republicans agreed to accept a Democratic demand — endorsed by Trump in end-stage negotiations — for the landmark parental leave provision. Negotiators also endorsed Trump’s call for a new “space force” — a provision previously backed by the House on a bipartisan basis. The agreement followed weeks of difficult negotiations. Democrats were forced to drop a provision to block Trump from transferring money from Pentagon accounts to construct a fence along the U.S.-Mexico border. They also dropped protections for transgender troops and tougher regulations on toxic chemicals that are found in firefighting foam used at military installations.

“It is safe to say that many have misgivings about one provision or another. but there are so many other positive provisions in the bill that it is a legislative success ... that helps the military and the American people,” said Sen. Jack Reed (D-RI). “It’s one of the few authorization bills that does pass year after year. And that’s because everyone knows how important it is. It usually doesn’t get bogged down in partisan fighting,” said Senate Armed Services Committee Chairman James Inhofe (R-OK). “This year, the process of getting to a final conference report was certainly tougher than most. It took a few months of hard-fought negotiations, but the end result is a great bill that we can all be proud to support.”

Democrats did come away with the parental leave benefit, which GOP negotiators fought behind the scenes, and the measure also **includes a repeal, long-sought by both parties, of the so-called widow’s tax on military death benefits**. That provision required 65,000 people whose spouses have been killed in action to forfeit part of their Pentagon death benefit when they also received benefits from the Department of Veterans Affairs. Democrats also agreed to let go of House-passed provisions to restrict Trump from waging war against Iran unless Congress approves; ban deployment of new submarine-launched, low-yield nuclear weapons; and ban U.S. military assistance for strikes by Saudi-led forces in Yemen.

The bill contains a measure called the Caesar Act, which had failed to gain congressional approval in several previous attempts led in part by Rep. Eliot Engel of New York. It applies sanctions to supporters of Syrian President Bashar Assad’s military efforts in the country’s civil war, which include Russia and Iran. It also grants authorities to the U.S. secretary of state to support those collecting evidence and pursuing prosecutions of people who have committed war crimes in Syria.

The popularity of the annual defense policy bill reflects strong support among lawmakers for military personnel and the economic boost that military installations and defense contractors provide back home. Recent defense increases have been a boon for contractors such as Lockheed Martin, lead manufacturer of the F-35 fighter. Trump has crowed about the “U.S. Space Force” provision, which mostly reorganizes existing personnel into a new branch of the Air Force. The House had passed the idea in previous years under GOP control only to see it die in the Senate [Source: The Associated Press | Andrew Taylor | December 18 & 20, 2019 ++]

U.S. Space Force

Update 14: 6th Military Branch Becomes Official

Air Force Secretary Barbara Barrett says the new Space Force will be “rolled out” in tranches over the next 18 months — a schedule that other senior service officials say is faster than originally planned. The devil is in the details, however, with many insiders seeing signs the service is looking for ways to stretch out the Space Force stand-up. In particular, Air Force plans for implementing Congress’s mandate for a new acquisition executive for space have yet to take shape — with the service having fought fiercely against the concept during congressional debate about the 2020 space policy bill.

As of President Donald’s Trump’s signing of the 2020 National Defense Authorization Act (NDAA) 16,000 personnel from Air Force Space Command (AFSPC) were “reassigned” to the Space Force, Barrett told reporters today at her first official press briefing. “There has been a planning team that has been building the phased construction of this force and the development of this force, so that we have a plan on the 30- 60- and 90-day and 120-day program that will incorporate additional staff into that force,” she explained. Some 200 personnel will be assigned to the Space Force headquarters at the Pentagon to plan those incremental moves. She added that the roll out will “be under the leadership of Gen. Raymond, because of the leadership of US Space Command today.”

Gen. Jay Raymond, as envisioned by the NDAA, was tapped by Trump to serve as the Chief of Space Operations (CSO) for the first year. Until tonight, Raymond served as commander of AFSPC and Space Command, stood up in August. Trump’s signature means AFSPC is officially redesigned as Space Force. “With my signature today, you will witness the birth of the Space Force and that will be now officially the sixth branch of United States Armed Forces,” Trump said at tonight’s signing ceremony. “That’s a big moment,” he added.

In a briefing for reporters, senior Air Force officials forcefully pushed back against the widespread impression among outside experts that the service is “slow rolling” Space Force implementation — in part to hedge against a change in administration after next year’s elections but in part because there are elements of the congressional strings attached in the NDAA that the service has problems with. “Remember that the plan we developed said ... first of all we’re going to take 60 to 90 days to stand up the initial staff, then finish planning,” explained one senior Air Force officer. “One year after the date of enactment of the NDAA, we were going to bring the first units in.” But, now, he said, the service is bringing that initial tranche of units into the Space Force on “day one.”

Gen. Jay Raymond, Commander, now will serve as Chief Space Officer heading up the new Space Force as well as commanding Space Command “So, that’s not slow rolling,” he said, adding that the Air Force is already “looking at and seeing what we can and should accelerate” from the initial, year-long stand up plan. Another senior officer stressed that the initial plan would have taken 90 days simply to fill out the new CSO office — a timeline he called “pretty sporty.” Now, however, the service will begin hiring folks for that office “starting on Monday,” he said.

All that said, the first 16,000 active duty and civilian personnel being “re-assigned” to the Space Force officially will remain Air Force personnel (i.e. airmen) — just as if they were assigned to work for the National Reconnaissance Office or a combatant command like Space or European Commands. They will not initially be “spacemen” or whatever moniker is decided to designate Space Force personnel as belonging to a separate service (think soldier for Army, sailors for Navy, etc.) This means, as several insiders pointed out to me today, that those personnel could be re-assigned back to the Air Force at any time. The Air Force officials explained that it will take time to figure out the proper procedures to officially transfer airmen to the new Space Force, under current regulations for shifting personnel from service to service. DoD will need to figure out how to fit the process to the current rules for transferring personnel from one service to another.

“The folks who work in a skill set that is exclusively in the domain of the Space Force — officer and enlisted space operators — those folks over time, the next couple months, would go through a process by which we would transfer them, just like we do today when you transfer somebody from the Army to the Navy or the Navy to the Air Force,” one

senior Air Force official explained. “You transfer from being in the Air Force to being in the United States Space Force. Our vision for that is that it would be a deliberate process that goes through in a voluntary manner that allows the individual airman to have a choice as to where they go,” he added. On the other hand, support personnel — security forces, doctors, dentists — currently serving in AFSPC likely will remain with the Air Force, as the service sees those support functions for the Space Force largely being provided by the Air Force, the officials said.

Further, the Pentagon has yet to figure out how it intends to deal with the NDAA-imposed creation of an Assistant Secretary of the Air Force for Space Acquisition and Integration position. The new assistant secretary will oversee the Space and Missile Systems Center (SMC), the Space Rapid Capabilities Office (SpRCO), and the nascent Space Development Agency (SDA). This position eventually will morph into the Service Acquisition Executive for the Department of the Air Force for Space Systems and Programs, explains a new analysis by the Center for Strategic and International Studies (CSIS). While CSIS and many others have read the NDAA as ordering the transition of the SDA out from under the Undersecretary of Defense for Research and Engineering (USD R&D) and into the Space Force by 2022, the Pentagon says that isn’t quite right.

“It doesn’t say that the SDA would fall underneath the Space Force or the Department of the Air Force,” one Air Force official said. “What it says is that the Assistant Secretary of the Air Force for Acquisition and Integration would direct and oversee the Space Development Agency, the Space and Missile Center and the Space RCO. So it doesn’t necessarily portend an organizational change. It talks about a relationship change.” He added: “Those discussions will be ongoing.” Finally, senior Air Force officials said they are already looking at things they might want to change or add next year. For example, DoD will seek congressional approval to be able to add Army and Navy personnel into the Space Force, one official said. That will be the real mark of a single space service. [Source: Breaking Defense | Theresa Hitchens | December 20, 2019 ++]

Other Than Honorable Discharge

Update 15: Will get Final Pentagon Review

The massive defense policy bill that passed the House last week called for the Defense Department to review upgrade requests to so-called "bad paper" discharges that have already been rejected by military service branches. The bill would also require the Boards of Correction of Military Records and Discharge Review Boards of the service branches to seek the "advice and counsel" of a psychiatrist, psychologist or social worker -- one with training on mental health issues including post-traumatic stress and traumatic brain injury -- before deciding on upgrades. In addition, the bill would require the boards to seek similar professional advice in cases involving sexual trauma or spousal abuse.

The bill states that the secretary of defense, upon receiving a petition from an individual whose upgrade request has been rejected, could order the service branch secretaries to grant the upgrade "if the Secretary of Defense determines that such recommendation is appropriate after review." The proposal is included in the National Defense Authorization Act for fiscal 2020 which passed in the House last week by a vote of 377-48. The bill faces a vote in the full Senate this week as Congress seeks to avoid a government shutdown on 21 DEC, when a continuing resolution is set to expire.

According to the Department of Veterans Affairs, more than 500,000 veterans currently have less-than-honorable discharges, and most of them cannot access VA medical care because of their discharge status. In 2017, the VA began a program in which those with less-than-honorable discharges could get up to 90 days of mental health treatment at the VA in an emergency. For years, veterans service organizations and advocacy groups have argued that the service review boards were failing to take into account that PTSD or TBI may have led to the conduct that resulted in the less-than-honorable discharges. In a 2017 report, the Government Accountability Office said that 62% of the roughly 92,000 personnel separated for misconduct between fiscal 2011 and fiscal 2015 had been diagnosed with PTSD or TBI.

The rejection of upgrade requests is now the subject of a class action lawsuit against the Navy in federal district court in New Haven, Connecticut. The suit is supported by the National Veterans Council for Legal Redress and the Yale Law School Veterans Legal Services Clinic. On its website, the Yale Clinic charged that the Naval Discharge Review Board has been denying 85% of applications it reviews. "The class action lawsuit challenges the NDRB's refusal to adequately consider mental health conditions and its failure to adjudicate these applications consistent with constitutional due process guarantees," the site states. On 7 NOV, U.S. District Judge Charles Haight, Jr., denied the Navy's motion to dismiss the class-action suit for upgrade filed by Marine veteran Tyson Manker, who served with 3rd Battalion, 7th Marines, in Iraq. Manker has said that he received a less-than-honorable discharge for a single incident of self-medicating with marijuana while off-duty to treat the PTSD he was experiencing. [Source: Military.com | Richard Sisk | December 16, 2019 ++]

COLA 2020

DoD Releases New Rates

The Defense Department released 20 DEC the 2020 Continental United States (CONUS) Cost of Living Allowance (COLA) rates, which take effect Jan. 1, 2020. In 2020, the total number of service members receiving CONUS COLA will decline by 2,600. Approximately \$20.2 million will be paid to approximately 12,300 service members stationed CONUS in 2020 -- \$1.9 million less than last year. Approximately 3,800 members will now receive CONUS COLA; 3,300 will see an increase in their CONUS COLA payments; 4,100 members will see a decrease; 6,400 members will no longer receive CONUS COLA; and 1,100 will see no change.

CONUS COLA is a taxable, supplemental allowance designed to help offset higher prices in the highest cost locations in CONUS that exceed the costs in an average CONUS location. Rates can increase, decrease or remain the same, depending on the non-housing prices in a duty location as compared to non-housing prices in an average CONUS location. By law, a contractor provides cost data from each military housing area (MHA) for the following categories: transportation, goods and services, federal income taxes, sales taxes and miscellaneous expenses. Data is adjusted to account for the amount of Basic Allowance for Subsistence, an allowance meant to offset the costs for a member's meals, and for cost savings gained from shopping at commissaries and exchanges.

This information is compared to the same cost data for average CONUS, which serves as a benchmark. The resulting ratio is called an index. By law, a CONUS COLA rate is only prescribed when the index meets a threshold of 108 percent, meaning the costs for non-housing types of goods and services in a particular location are at least eight percent more expensive than average CONUS. An index in excess of 108 percent would qualify for CONUS COLA (e.g., a location that is 10 percent more expensive would qualify for a two percent COLA index). This year, eight MHAs will now receive an index; two will receive a CONUS COLA index increase; four will receive a decrease; eight will no longer receive CONUS COLA; and two MHAs will remain unchanged. For non-MHA areas (non-metropolitan counties), 30 counties will now receive an index; one county has no change; and three will lose CONUS COLA.

- MHAs with the Highest CONUS COLA rates -- Oakland CA, San Francisco CA, and Staten Island NY with 6%
- MHA with the Largest Increase in CONUS COLA: Saint Joseph MO -- 0% to 2%
- MHAs with the Largest Decrease in CONUS COLA -- Detroit MI and Willow Grove PA 3% to 0%

The total amount of CONUS COLA a service member receives varies based on geographic duty location, rank, years of service and dependency status. Payments per CONUS COLA point range from \$32 to \$60 per month for members with dependents, and \$22 to \$45 per month for members without dependents. Service members can calculate their CONUS COLA rate at <http://www.defensetravel.dod.mil/site/conusCalc.cfm>. Additional information about

Cost of Living Allowance can be found on the Defense Travel Management Office (DTMO) website at <http://www.defensetravel.dod.mil/site/conus.cfm>. [Source: DoD News Release | December 20, 2019 ++]

Trump Impeachment

Black Sea Patrols Never Cancelled



U.S. Navy patrols to the Black Sea have remained consistent over the last several years despite testimony during President Donald Trump’s impeachment hearings that he ordered the maneuvers be canceled. A U.S. military official told Military Times that a U.S. naval ship had entered the Black Sea seven times in fiscal 2017, eight times in fiscal 2018, and eight times as of December 2019. Christopher Anderson, a U.S. Foreign Service officer, testified before lawmakers that Trump had ordered the Black Sea patrols be canceled after seeing a report on CNN about the U.S. naval movements in the contentious waters in January.

But those patrols were never canceled and they have remained consistent under Trump’s tenure in the White House. The Arleigh Burke-class guided-missile destroyer Ross patrolled the Black Sea in December, making it the eighth time a U.S. warship visited the Black Sea in 2019. “Throughout the year, U.S. 6th Fleet assets have operated in the Black Sea in support of our regional partners and allies,” Vice Adm. Lisa M. Franchetti, the commander of U.S. 6th Fleet said in news release. “Ross’ transit demonstrates our continued commitment to security and stability in the maritime domain.”

The Whidbey Island-class dock landing ship Fort McHenry entered the Black Sea in January, and the Arleigh Burke-class guided-missile destroyer Porter patrolled the Black Sea in October. “The U.S. Navy operates ships in the Black Sea consistent with international law, as well as with the Montreux Convention. Our operations in the Black Sea are meant to enhance our combined capability and interoperability with our NATO allies and partners. Our commitment to promoting peace and stability in this region is steadfast,” Cmdr. Kyle Raines, a 6th Fleet spokesman, told Military Times in an emailed statement.

Trump was impeached by the House following a July 25 call with Ukrainian President Volodymyr Zelensky. Trump is accused of withholding aid to Ukraine in exchange for dirt on political rival Joe Biden and his son Hunter Biden. As of 23 DEC, the Senate had yet to receive formal notification and as a result had yet to take up the House move. [Source: MilitaryTimes | Shawn Snow | December 26, 2019 ++]

POW/MIA Recoveries & Burials

Reported 16 thru 31 DEC 2019 | Six

“Keeping the Promise“, “Fulfill their Trust” and “No one left behind” are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of

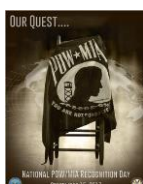
Americans who remain missing from conflicts in this century as of FEB 2019 are: World War II 73,025 of which over 41,000 are presumed to be lost at sea, Korean War 7665, Vietnam War 1589 (i.e. VN-1,246, Laos-288, Cambodia-48, & Peoples Republic of China territorial waters-7), Cold War 111, Iraq and other conflicts 5. Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on 'Our Missing'. Refer to <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2019> for a listing and details of those accounted for in 2019. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

== Mail: Public Affairs Office, 2300 Defense Pentagon, Washington, D.C. 20301-2300, Attn: External Affairs

== Call: Phone: (703) 699-1420

== Message: Fill out form on <http://www.dpaa.mil/Contact/ContactUs.aspx>



Family members seeking more information about missing loved ones may also call the following Service Casualty Offices: U.S. Air Force (800) 531-5501, U.S. Army (800) 892-2490, U.S. Marine Corps (800) 847-1597, U.S. Navy (800) 443-9298, or U.S. Department of State (202) 647-5470. The names, photos, and details of the below listed MIA/POW's which have been recovered, identified, and/or scheduled for burial since the publication of the last RAO Bulletin are listed on the following sites:

- <https://www.vfw.org/actioncorpsweekly>
- <http://www.dpaa.mil/News-Stories/News-Releases>
- <http://www.thepatriotspage.com/Recovered.htm>
- <http://www.pow-miafamilies.org>
- <https://www.pownetwork.org/bios/b/b012.htm>
- <http://www.vvmf.org/Wall-of-Faces>

LOOK FOR

-- **Army Air Forces 2nd Lt. George M. Johnson**, 23, was a member of the 38th Bombardment Squadron, 30th Bombardment Group, stationed at Hawkins Field, Betio Island, Tarawa Atoll, Gilbert Islands, when the B-24J bomber aircraft he was co-piloting crashed into Tarawa lagoon shortly after takeoff. Johnson and the nine other servicemen aboard the aircraft were killed. Interment services are pending. [Read about Johnson.](#)

-- **Army Air Forces 2nd Lt. Lowell S. Twedt**, 27, Twedt was a pilot assigned to the 71st Fighter Squadron, 1st Fighter Group. On Oct. 20, 1944, he piloted a P-38J "Lightning" aircraft as part of an escort for a B-17 "Flying Fortress" bombing mission targeting oil storage tanks in Regensburg, Germany. The mission encountered enemy anti-aircraft fire around Bolzano, Italy. Three P-38Js, including Twedt's, went down as a result. An eyewitness account saw Twedt's aircraft falling to the ground in flames, and did not see him eject. Twedt's remains were never recovered. Interment services are pending. [Read about Twedt.](#)

-- **Army Sgt. John V. Phillips**, 25, was a member of Headquarters Company, 31st Infantry Regiment, when Japanese forces invaded the Philippine Islands. Intense fighting continued until the surrender of the Bataan peninsula on April 9, 1942, and of Corregidor Island on May 6, 1942. Thousands of U.S. and Filipino service members were captured and interned at POW camps. Phillips was among those reported captured after the surrender of Corregidor and held at the Cabanatuan POW camp. More than 2,500 POWs perished in this camp during the war. Interment services are pending. [Read about Phillips.](#)

-- **Army Cpl. Jackey D. Blosser**, 21, of Randolph County, West Virginia, was a member of Dog Company, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division. He was reported missing in action Dec. 2, 1950, in the vicinity of the Chosin Reservoir, North Korea, when his unit was attacked by enemy forces. Following the battle, his remains could not be recovered. Blosser will be buried April 24, 2020, in Grafton, West Virginia. [Read about Blosser.](#)

-- **Army Sgt. Maximiano T. Lacsamana**, 37, of Macabebe, Pampanga, Philippines, a veteran of the Philippine Scouts during World War II, was a member of Company I, 3rd Battalion, 31st Regimental Combat Team, 7th Infantry Division. His unit was engaged in intense fighting with the Chinese People's Volunteer Forces near Hagaru-ri, North Korea. He was reported missing in action Dec. 3, 1950. Lacsamana will be buried in the spring of 2020 in the Philippines. The exact date and location have yet to be determined. [Read about Lacsamana.](#)

-- **Army Cpl. Jerome V. Hummel, 23**, of St. Louis, Missouri, was a member of Heavy Mortar Company, 31st Infantry Regiment, 7th Infantry Division. He was reported missing in action Nov. 30, 1950, in the vicinity of the Chosin Reservoir, North Korea, when his unit was attacked by enemy forces. Hummel will be buried May 7, 2020, in his hometown. [Read about Hummel.](#)

[Source: <http://www.dpaa.mil> | December 31, 2019 ++]

* VA *



VA Presumptive AO Diseases

Update 28: Congress Wants VA Plan for Adding Diseases to List

The massive federal funding bill introduced 16 DEC would require Veterans Affairs leaders to reveal whether they plan to add new diseases to the Agent Orange presumptive conditions list. The legislation includes a provision requiring VA to report to Congress within 30 days the reasons for a two-year delay in announcing any decisions, a cost estimate for adding new diseases and the date VA plans implement a decision. Although the bill doesn't name the conditions under consideration, the list includes bladder cancer, hypothyroidism, Parkinson's-like tremors and hypertension.

The National Academies of Sciences, Engineering and Medicine in 2016 said there is suggestive evidence that the first three diseases are linked to herbicide exposure. Meanwhile, in November 2018, the Academies said sufficient evidence exists to connect hypertension and monoclonal gammopathy of undetermined significance, or MGUS, a blood disorder that can cause some cancers, to defoliants. Following release of the National Academies report in 2016, former VA Secretary David Shulkin said he had made a decision on three diseases and an announcement on the outcome would be forthcoming, but it never came.

In March, Dr. Richard Stone, executive in charge at the Veterans Health Administration, told the Senate Veterans Affairs Committee that a decision on new presumptive conditions would come "within 90 days," but that never happened either. VA Secretary Robert Wilkie has since said the announcement will come in early 2020. In October, Military Times reported that the delays have been the result of objections from the Office of Management and Budget and White House advisers who raised concerns about the cost of adding new diseases to the list and requested additional scientific evidence to support the connection between herbicide exposure and the illnesses.

Senate Majority Leader Sen. Chuck Schumer (D-NY) said 16 DEC that the nearly two-year delay was "outrageous," and he and fellow Democrats pushed to have the provision in the bill that would require VA and OMB to respond. "[They'll] now have 30 days to deliver a plan detailing how they'll get veterans suffering from Agent Orange exposure

the coverage they need,” Schumer said. “Our veterans sacrificed a great deal in service to our country, and they absolutely deserve the treatment and benefits they’ve earned.”

Roughly 83,000 Vietnam veterans have been diagnosed with bladder cancer, hypothyroidism or have Parkinson’s-like symptoms. More than 300,000 Vietnam veterans enrolled in VA health care have high blood pressure, which also is an age-related condition. VA officials have previously stated that it would be a challenge to determine who has high blood pressure as a result of their military service in the Vietnam War or simply a factor of their age. VA officials have said they are waiting for the results of two research projects, the Vietnam Veterans Mortality and the Vietnam Morbidity studies, to satisfy OMB requirements before announcing a final decision.

Rep. Josh Harder, a California Democrat who previously introduced a House resolution urging President Donald Trump to add the diseases to the presumptive medical conditions list, said 17 DEC that “the VA needs to get its act together.” “We have the science. We have the backing of our veterans. We even have bipartisan agreement in Congress. It’s time for the VA to catch up,” Harder said. The freshman congressman’s grandfather served in Vietnam and died from cardiovascular disease linked to exposure and Harder also has constituents awaiting a decision. “Veterans like my constituent Joshua Melendez — who has bladder cancer — can’t wait for the bureaucracy to get the help they need. It’s time to get going here,” he said. The proposed legislation, part of the fiscal 2020 appropriations package released 16 DEC is expected to pass the Senate and the House this week. [Source: Military.com | Patricia Kime | November 17 2019++]

VA Vet Choice

Update 85: Budget Deal Advances Private Care Program

President Donald Trump’s expansion of a program aimed at steering more veterans to private health care is getting an \$8.9 billion boost as part of the massive government spending bill approved by the House, setting up a potential battle over the direction of the Veterans Affairs Department. The deal provides \$81 billion for VA medical care to treat 9.3 million veterans, including the \$8.9 billion for private care under a law passed last year expanding the Veterans Choice program. Another \$11.3 billion is on tap for private care in 2021. Major veterans groups have cautioned against “cannibalizing” VA programs to pay for Choice, which they worry could lead to privatization of VA. The program gives veterans wider access to private care when they have endured lengthy wait times or the treatment was not what they had expected. The price tag could soar as the expanded program takes hold, putting the VA at risk of future budget shortfalls.

Democratic presidential contenders including Vermont Sen. Bernie Sanders and Massachusetts Sen. Elizabeth Warren have urged reinvestment in the VA over expanded private care options. Former Vice President Joe Biden and Pete Buttigieg, a mayor of South Bend, Indiana, have said they will roll back or change some of the Trump administration’s rules on Choice. “As the increasing need for medical care by wounded, ill and injured veterans and their family caregivers is being forced to fit under tight budget caps, we are concerned necessary resources could be shifted away from the VA healthcare system, which independent research has shown provides higher quality care than the private sector,” said Joy Ilem, national legislative director for Disabled American Veterans. “While community care programs are vital to fill and supplement VA in many locations, we believe the value to veterans and the taxpayer of every dollar spent in the VA health care system is greater than if it were spent in the community,” she said.

House Democrats had pushed for Choice money to be exempt from budget caps, to avoid the risk of cuts to core VA programs as costs grow in the coming years. Ultimately, however, the money was kept under budget caps after the White House resisted. The added money for Choice is part of a 6% increase to the total VA budget for the fiscal year ending next September. It also includes \$9.4 billion for mental health care. About 20 veterans die by suicide each day, a rate unchanged during the Trump administration.

The spending bill, which still needs Senate approval, also requires the VA to report to Congress within 30 days the reasons for a two-year delay in announcing whether it plans to provide health care coverage for additional Vietnam War veterans exposed to Agent Orange. Former VA secretary David Shulkin in 2017 tried to get additional diseases such as Parkinson's on a VA list of conditions that are tied to Agent Orange, but the White House opposed that recommendation. A National Academies report in 2016 said there was suggestive evidence to link some of the diseases to herbicide exposure. "The VA and the Office of Management and Budget now have 30 days to deliver a plan detailing how they'll get veterans suffering from Agent Orange exposure the coverage they need," said Senate Minority Leader Chuck Schumer (D-NY), who pushed the provision. [Source: Associated Press | Hope Yen | December 18, 2019 ++]

VA Financial Management System

Update 01: Special Counsel Reveals \$223 Million Wasted

The Veterans Affairs Department wasted over \$223 million on transportation services and delayed payments for veterans' medical bills, according to an agency investigation that stemmed from whistleblower allegations. The Office of Special Counsel alerted the White House and Congress late last week of an investigation by the VA Office of the Medical Inspector on the mismanagement of funds at VA's Mid-Atlantic Health Care Network, which is composed of seven medical centers and 34 community-based outpatient clinics in North Carolina and Virginia. The network's more than 18,500 clinical and support staff members and more than 4,000 volunteers serve over 318,000 veterans annually.

"The VA's waste of more than \$220 million on unnecessary transportation is unacceptable," said Special Counsel Henry Kerner in a press release. "Moreover, no veteran deserves to be hounded by a collection agency because the VA failed to pay its bills. I am encouraged, however, by the VA's response and that the agency is now taking strong steps to ensure these problems are addressed." Although the investigation did not find violations of agency policies on audits and payment reports, which the whistleblower reported, it did find "that a gross waste of funds existed within the [Veterans Health Administration] related to improper [beneficiary travel] payments." The investigation found in fiscal 2017 over \$223 million in the VA's beneficiary travel program, which provides veterans and other beneficiaries with travel payment or reimbursement to receive VA medical care, was misspent. Mistakes were the result of over and underpayments to recipients as well as payments to ineligible recipients.

The investigation also found that despite recommendations from VA's Office of Inspector General, the agency's software to calculate and report improper payments is not up to government compliance standards to prevent errors. Additionally, the investigation confirmed the whistleblower's claim that the VA Mid-Atlantic network did not reimburse health care providers, which resulted in veterans losing care and being sent to collection agencies. "The increasing volume of claims submitted, errors found within those claims submitted, and the meticulous process in place to pay the claims all contribute to delayed reimbursement," said the report. In 2017, over 2,500 veterans contacted the agency about credit and collection problems that resulted from the agency's failure to pay claims, the investigation found.

The whistleblower reported concerns to OSC and then the office reported it to the VA in April 2018. The VA team conducted its investigation from June 4-7, 2018, and then submitted a draft report to OSC on April 4, 2019. OSC noted in the letter to the White House and Congress that the VA did not substantiate all of the whistleblower's allegations. This included claims the agency's leadership did not take appropriate action to address these issues when the whistleblower initially raised concerns around January 2014 and November 2016 and violated financial reporting policies.

The VA's Medical Inspector Office made several recommendations to the Veterans Health Administration and is tracking its progress on a quarterly basis. Some of the recommendations are: automate the claims submission and

payment processes, educate providers on how to submit claims to the agency and ensure payment centers have enough staff to process claims. The agency has already made headway on some of these recommendations, according to OSC. Despite concerns about the length of time the agency knew about these issues and the agency's outdated software, Kerner said he has "determined that the VA's report contains the information required by statute and that its findings appear reasonable. [Source: Government Executive | Courtney Buble | December 16, 2019 ++]

VA Guam Care

Update 03: For Island Vets, Benefits Are a 4,000-Mile Plane Ride Away

After coming home from war and striving to reintegrate into civilian life, many military veterans feel like they're alone on an island. For service members returning to Guam and the Northern Mariana Islands, it's more than just a feeling. Four thousand miles west of Hawaii, 1,500 miles south of Japan, and 1,600 miles east of the Philippines, United States military veterans live, work, and strive to heal the wounds of war in extreme isolation. In these island territories, it's not unusual for nearly half a graduating high school class to join the military. When faced with a choice between the low-paying hospitality industry or military service, the latter offers young people a higher salary, the security of lifetime government benefits, and a chance to get off the islands.

Because of these enticing perks, the 2010 Census estimated that 5.6 percent of the population on these islands is active-duty military compared with 0.4 percent of the mainland U.S. population (United States Census Bureau). These veterans make the same commitments and sacrifices as their mainland counterparts: they undergo intense training, they leave their families, they fight our wars, they risk their lives. When they return from service, they need adequate medical care and relief from post-traumatic stress, but they also need access to mental health care for help with the deeper, darker scars of war: the grief, shame, guilt, and sorrow associated with moral injury.

Moral injury is a wound to the soul and the psyche. It confuses veterans' place in society by warping their understanding of right and wrong. A returning veteran wonders, "Was I justified in doing the things I did in war? Am I still a good person if I did bad things? Can I be forgiven?" These are the questions that haunt combat veterans. Their answers can only be found with long-term, consistent, dependable mental health care, community support, and a diverse regime of healing modalities, which can include anything from meditation and yoga to art therapy and nature immersion.

Like veterans on the mainland, the returning service members of Guam, Rota, Tinian, and Saipan must navigate the complex labyrinth of the VA health system in order to partake in the benefits promised to them. Unlike many of their mainland counterparts, island vets often find that mental health care is either geographically inaccessible or only available via telehealth services like video chat. Some mainland veterans have to drive several hours to reach the nearest VA hospital. But many vets who live on these islands have to take a seven-hour flight — some 4,000 miles — to see a therapist or other specialist at the nearest VA hospital in Hawaii.

Some veterans have to pay for their flight upfront and get reimbursed months later. Those whose flights are paid upfront by the VA report poorly coordinated, mismatched flights. Sometimes, the flight is paid upfront but the veteran has to pay out-of-pocket for ground transportation, meals and lodging, with the hope of getting partially reimbursed later. And with time away from work and family, in-person mental health care can quickly become an investment of \$3,000 or more.

According to Rep. Tina Sablan of the Northern Mariana Islands, some veterans make the trip to Hawaii to find they need treatment that hasn't yet been approved by the VA. "It is not uncommon to hear of a vet making the 4,000-mile flight to Hawaii for a particular appointment, finding that they need an additional type of care or service that wasn't already approved by the VA, and then flying all the way back to the Marianas to wait for approval for yet another appointment and flight."

On a recent trip to the islands, Tom Voss, author and yoga instructor, was astounded to learn that the yoga-for-veterans course he was teaching was one of the only accessible healing modalities provided to address veteran mental health — and he was a visiting teacher, temporarily on the islands as part of a private (non-government) program called VEToga (www.facebook.com/vetoga). On the island of Rota, he met an Army veteran who was separated from his wife and suffering intensely from post-traumatic stress and moral injury. “I am lost and confused with my life,” he wrote Voss after the yoga course. “I am close to ending my life.” He needed help, fast. His options were to purchase a plane ticket and fly to Hawaii to see a therapist or specialist; purchase a plane ticket to Guam and try to see one of the clinical psychologists or psychiatrists who periodically visit the VA outpatient clinic there; purchase a plane ticket to Saipan and try to get an appointment with the one licensed clinical social worker at the VA there; or video chat with someone online.

Rep. Sablan says that telehealth mental health services have proven a poor substitute for access to human-to-human healing. “Telehealth mental health services are available to Marianas veterans, but we have heard many complaints about that,” said Sablan. “Vets say they don't like the impersonal contact via TV screen or laptop, and there is high turnover of therapists, so they are constantly having to repeat their stories and build rapport anew, which is frustrating and discouraging in any case but especially over a screen.” Because of the level of care he needed, the veteran was thinking of leaving Rota altogether and moving 7,000 miles away to Texas, where he had been stationed during his time in the service. When moving 7,000 miles away from home is the best choice for a suicidal veteran to get the help he needs, it's clear we have a gap in care.

The government has not invested in mental health services for these islands because it considers these veterans a low-priority population. Their low numbers when compared with the mainland veteran population make them easy to overlook. The VA further evaluates the need for care based on the number of veterans taking advantage of the current care offerings. Since it takes a superhuman effort to get care in the first place, demand for care remains low. Getting on a plane just to see a therapist in person is a lot to ask of anyone. But for someone with moral injury, for whom just getting out of bed in the morning can feel next to impossible, the monumental nature of seeking help can stop them from seeking help altogether. Demand for care remains low even though the need for care is high. Since demand is low, government resources remain low.

If the government evaluates the need for help by the number of veterans who ask for help, they will continue to draw the wrong conclusions. Signing up to serve in the first place was the moment the service member raised her hand to say, “I need support right now, as I'm learning how to protect and serve this nation, and I will need support later, after I have given myself, body and soul, to this nation.” The long-term solution to this problem is simple enough: stop making war. Stop sending high school graduates into battle. Stop ending lives before they begin. The short-term solution is to provide accessible, effective mental health care to all returning combat veterans, no matter where they are in the world. We should not ask veterans to make sacrifices that result in moral injury unless we're willing to help heal that moral injury, however — and wherever — it appears.

The need for mental health care is borne of the actions we ask our service members to take during war. Until we can stop engaging in war altogether, it's our duty to make that mental health care convenient, accessible, affordable and effective. If we don't, the wounds of war will continue to negatively impact our service members, families, communities and the strength of our nation for generations to come. [Source: MilitaryTimes | Tom Voss Commentary | December 11, 2019 ++]

VA Direct Deposit

Update 02: New Options for Veterans, Beneficiaries Introduced

The U.S. Department of Veterans Affairs (VA), in partnership with the Association of Military Banks of America (AMBA), launched the Veterans Benefits Banking Program ([VBBP](#)), available starting 20 DEC 2019. The program will provide Veterans and their beneficiaries the chance to safely, reliably, and inexpensively receive and manage their

VA monetary benefits through financial services at participating banks. “VBBP offers another way to simplify banking choices to help eligible Veterans select the right bank for themselves and their families,” said VA Secretary Robert Wilkie. “The VA and AMBA are proud to provide this opportunity to connect veterans with banks that understand their needs.”

VA’s collaboration with AMBA will leverage its consortium of military-friendly financial institutions that cater to service members. AMBA is the only trade association representing banking institutions specializing in providing services for military personnel, Veterans, and their families around the world. VBBP leverages participating AMBA institutions and banks operating within the gates of installations of all branches of service and National Guard and Reserve components. “AMBA and its member banks welcome the opportunity to provide our nation’s Veterans additional financial services options to help them achieve greater financial independence, resiliency, and literacy,” said AMBA president and Air Force Veteran Steve Lepper. “We hope that as Veterans recognize the benefits of working with the banks to achieve financial stability, more Veterans, banks and credit unions will join this effort.”

The current available banking options include direct deposit into an existing bank account, electronic funds transfer into a Direct Express pre-paid debit card and mailing of a paper check for pre-approved beneficiaries. VBBP introduces new financial resources to Veterans and their beneficiaries. The program is an effort to address the problems some Veterans experience using these payment methods. VBBP offers these VA beneficiaries – including many who have been unable to open bank accounts in the past – the opportunity to deposit their benefit funds directly into existing or new bank accounts offered by participating AMBA member banks.

Neither VA nor AMBA is endorsing any particular bank or requiring Veterans and other beneficiaries to use them. It does not require Veterans who are satisfied with their current financial situation to change how they receive their VA monetary benefits. All Veterans and other beneficiaries – who currently receive more than \$118 billion in financial benefits through VA – are eligible to access this program. There are approximately 250,000 Veterans and beneficiaries who receive their VA benefits through a pre-paid debit card or paper check who may not have a bank account.

VA’s Veterans Banking [Benefits](#) and AMBA’s Veterans Benefits Banking [Program](#) websites have details for identifying participating banks. To have your federal benefits electronically transferred to a Veteran’s designated financial institution (e.g. bank), VA beneficiaries interested in changing direct deposit [options](#) can also call 1-800-827-1000 with their relevant banking information. VA [financial literacy](#) information is an additional resource available to Veterans and VA beneficiaries. [Source: VA News Release | December 17, 2019 ++]

VA Dental Benefits

Update 04: New Pilot Program Pending Congressional Approval

The Department of Veterans Affairs plans to launch a pilot program that would provide all veterans with free or discounted dental care. VA currently only offers dental care to veterans with a service-related dental problem, former POWs, or veterans who are totally disabled — that excludes roughly 92 percent of veterans. However, VA is operating "near maximum capacity" just offering this small demographic of veterans dental care. In 2018, VA spent approximately \$1.1 billion on veteran dental care or \$2,185 per veteran. VA wants to expand its ability to offer dental care to veterans — even if it does not have the budget to do so. The proposed five-year pilot program would connect all veterans — not just those eligible under the current dental care program — with free or discounted dental care in their local communities. "The objective of this pilot demonstration is to improve overall health by increasing access to dental services for enrolled veterans currently ineligible for dental services through VA," VA said in a notice published in the Federal Register. VA expects its pilot program to reduce spending without reduce quality of care for veterans. The plan is currently pending Congressional approval. [Source: ConnectingVets.com | Elizabeth Howe | December 17, 2019 ++]

VA Physician Accountability

Senate Bill would Enhance Vet Care

The Senate on 29 DEC unanimously approved a measure that was introduced on 21 JAN 2019 by Sen. Cory Gardner (R-CO) that would make it harder for Veterans Affairs Department doctors disciplined for medical mistakes to get new jobs, with lawmakers in both parties saying it would bring more accountability to VA and prevent veterans from receiving poor care. The **VA Provider Accountability Act** (S. 221) would prohibit the department from agreeing to settlements with fired employees that would “conceal a serious medical error or a lapse in generally-accepted standards of clinical practice.” It would also require VA to report such adverse personnel actions to the National Practitioner Data Bank and state licensing boards. The bill now goes to the House.

It follows a 2017 Government Accountability Office report that found VA medical center officials were regularly failing to investigate complaints lodged against providers, or in some cases waiting months to do so. When the department revoked doctors’ privileges at VA medical facilities, officials failed to inform state licensing boards and rarely informed the national data bank. VA also sometimes reached settlement agreements with doctors to allow them to resign in exchange for the department withholding their mistakes from state and federal officials. GAO said those failures could hurt veterans and patients at non-VA facilities, citing as an example one case in which a doctor resigned from VA to avoid an “adverse privileging action”—the suspension, revocation or denial of clinical privileges—and subsequently was hired by a private hospital in the same city. Two years later, that physician received an adverse privileging action at the new hospital for the same reason the individual was forced to leave VA. [Source: Government Executive | December 20, 2019 ++]

VA Employment

Update 08: More than 49,000 Positions are Vacant



The Department of Veterans Affairs has more than 49,000 vacant jobs. Of those, more than 43,000 are in the Veterans Health Administration. Those staff shortages mean veterans aren't getting the care they deserve at VA, Sen. Jon Tester, (D-MT), a leader on the Senate Veterans Affairs Committee, said in a letter to VA Secretary Robert Wilkie this week. Veterans can't get appointments quickly and high turnover means they struggle to build relationships with their doctors. VA began reporting its vacancies in 2018, and since then, the number has only increased.

Since learning of the tens of thousands of vacancies, Congress has provided additional powers and incentives to try to help fill those jobs said Sen. Jon Tester (D-MT) but the problem remains, and veterans suffer because of it. "I write today with serious concerns about how VA is making use of the numerous new authorities Congress has provided to help VA identify and address its persistent workforce shortage," Tester wrote. "Despite these new authorities, VA has yet to reduce the number of vacancies." While patients who see private doctors are scheduling more than 5 percent more appointments, VA in-house appointments have increased 3 percent from fiscal year 2018-19. "Lack of sufficient medical and support personnel is partially to blame," Tester said.

Tester said he remains "consistently frustrated" that VA hospitals and clinics, "particularly those in rural areas, are dramatically understaffed." Because VA is short-staffed, Tester said veterans across the U.S. "continue to face barriers to access the quality and timely care they have earned," adding that he regularly hears from veterans that "vacancies and constant turnover in VA facilities negatively impact how quickly they can get appointments as well as the quality of their relationship with their doctor." Tester called on VA to provide answers on how the additional Congressional resources are being used and how it plans to address the staffing shortfalls. "Veterans across the country continue to face the effects of an understaffed VA," he said.

Recent reports show that VA struggles systemwide in hiring and retaining staff, particularly mental health professionals and human resources staff. VA spokesman Randal Noller told Connecting Vets that the department planned to respond to the senator directly, "but the fact is that every large organization is going to have what appears to be a large number of vacancies due simply to normal retirements and job changes." The number of vacancies at VA "is a normal part of doing business and is not negatively impacting our ability to provide veterans care," Noller said. "The best indicator of adequate staffing levels is not vacancies, but veteran access to care and healthcare outcomes. By those standards, VA is doing well." Noller said VA is seeing more patients more quickly "than ever before," has more employees than ever and has a larger budget than ever. "Veterans are more satisfied with wait times than they have been previously," Noller said. [Source: ConnectingVets.com | Abbie Bennett | December 18, 2019 ++]

* Vets *



Vet Service Dogs

Update 26: Bill would Cover Vets w/PTSD

Lawmakers and veterans advocacy groups are ready for change after waiting nearly a decade for the Department of Veterans Affairs to change its policy on not reimbursing service dogs for veterans suffering from post-traumatic stress disorder. The Puppies Assisting Wounded Servicemembers, or PAWS Act (H.R.3103) would require the VA to offer \$25,000 vouchers to veterans suffering with PTSD for use at qualifying nonprofits. Currently, the VA only supports service dogs for use in mobility issues, not in cases that only involve mental health conditions.

In 2010, Congress mandated the VA study the use of service dogs for PTSD and other mental health problems. But the pilot was suspended twice when two service dogs bit children and some dogs experienced health issues. The department has since started the study back up, but the results won't be published until next year. Now with an estimated 20 veterans committing suicide a day, bill authors Rep. John Rutherford (R-FL) and Sen. Deb Fischer (R-NE) are hoping service dogs help reduce the tragic numbers. "Veterans with PTSD may have left the battlefield, but they are still in a tough fight," Fischer said in a news release. "Service dogs can provide support, peace, and joy to these Americans as they confront the invisible scars of war."

These grants would help expand the reach of nonprofits currently training and connecting service dogs to veterans with a mental illness, often for free. The act so far has a bipartisan group of 37 cosponsors. But a similar bill introduced three years ago didn't get out of committee. For Rory Diamond, CEO of one of the K9 for Warriors, one of the largest nonprofits that would be affected by this legislation, it's taken the VA too long to change its policy that there is not

enough research to know if dogs help treat PTSD and its symptoms. "People are always asking me what it is the dogs actually do," Diamond said. "The genius of the dog, or the magic, is it gets the warrior out the front door. You have a reason to get up in the morning because the dog needs to be fed and walked."

The service dog can also help a veteran feel secure in a crowd, he added, and help them get a better night's sleep by waking them up at the first sign of a nightmare. Dogs alone do not necessarily cure veterans, but recent studies from the Purdue College of Veterinary Medicine and the National Institutes of Health showed service dogs have had a positive effect. "Now we have a growing body of research that says the VA needs to do this. That the dogs are working," said Diamond, whose organization helped with one of the studies. "We did rigorous studies on our warriors, and it was published in a prestigious journal, peer reviewed. It's not made-up monkey science. It's just real science."

A VA spokesman said via email the department does not take positions on research done by groups outside of their purview. "We strive to complete research at VA according to the highest ethical and scientific standards with a focus on the safety of Veterans and their families," the official said. The VA's first report will be released early summer 2020 and will address whether service dogs or emotional support dogs helped veterans with PTSD. The second part, to be released about six months later, will report whether the kind of dog factored into "health economics savings," which would be factors like reduced hospital stays and reduced reliance on medication. The VA has not yet taken a position on the PAWS Act. "The need is so high," Diamond said, "and these dogs are saving lives in the face of a veteran suicide crisis." [Source: Military.com | Dorothy Mills-Gregg | December 16, 2019 ++]

Other Than Honorable Discharge

Update 16: Vets Help their Fellows Overturn Bad Discharges

Activist veterans are helping their comrades seek upgrades to "bad paper" military discharges that disqualify them from key benefits that help them reenter civilian life. "I think there is a growing sense that something needs to be done," said Kristofer Goldsmith, 34, who advocates on behalf of fellow veterans. Approximately 500,000 living veterans from various wars have been discharged from the military under other than honorable conditions, says Goldsmith, who himself once had "bad paper" from his time in the Army. Depending on the type of discharge, an "other than honorable" designation can bar former service members from Veterans Affairs healthcare, home loans, disability payments, and from GI Bill college money. Additionally, the "OTH" discharges confer a stigma that can limit employment opportunities and other aspects of day-to-day life.

The Department of Veterans Affairs in 2017 changed its policy so that former "OTH" service members could get mental health crisis treatment. In 2018, The Honor Our Commitment Act required the VA to provide mental health care to veterans with OTH discharges. Still, advocates say, much remains to be done. "What keeps getting in the way is any change to the military justice system or helping these vets get services at the VA comes with a price tag," Goldsmith told the Washington Examiner. "And there are some politicians who, when it comes to dollars and cents, don't want the taxpayers to be responsible for more veterans than there already are."

Tyson Manker, a Marine Corps veteran who received a "bad paper" discharge in 2003 for a single instance of self-medicating his PTSD symptoms, sued the secretary of the Navy in 2018, seeking to guarantee fair treatment for veterans who want to upgrade their discharges. Last month, a federal judge denied the Navy's request to dismiss the case. In December, the Navy was ordered to provide Manker, 38, with documents from the Naval Discharge Review Board that denied his request for an upgraded discharge.

The quality of discharge matters, military lawyer Jeremiah Sullivan told the Washington Examiner. Each brings varying levels of deprivation, from loss of education benefits to more serious censure. The worst is a dishonorable discharge, given for the most serious offenses, and prevents a veteran from owning a firearm and potentially from voting and having access to government assistance. "I do quite a bit of those cases, and you see some pretty tragic

ones," Sullivan said. "The other than honorable discharge and less than honorable discharge is more punishment, it's more punitive, than just the name or just getting kicked out of the military," said Marine Corps veteran Thomas Burke. "It's not just a scarlet letter that you have to put down on an application. It prevents you from reintegrating into society."

Burke and Goldsmith together founded High Ground Veterans Advocacy in 2016 in order to help former service members, including those with "OTH" discharges. With several high-profile military cases receiving President Trump's attention, they hope Congress will act to help reform the military justice system and make it easier for those with "bad paper" to plead their cases and have their benefits restored, especially those who suffer from post-traumatic stress disorder and traumatic brain injury. "Right now, our primary concern is making sure Department of Defense and the VA are abiding by laws already passed," Goldsmith said. "We know a lot of vets who are getting turned away at the door."

It's something both men know first-hand. Burke, now 30, was given an "OTH" discharge following a PTSD-related suicide attempt in 2010. Goldsmith, too, received "bad paper" following his own PTSD-connected attempt to kill himself. The VA at first denied benefits to Burke, but then offered him help based on his service record. Burke enrolled in divinity school and is now an associate pastor for a church in Connecticut. In November, Goldsmith was given an upgraded discharge to the highest designation of "Honorable." Both men are keeping an eye on Manker's class-action lawsuit and on other efforts, while themselves advocating on other veterans' behalf. Said Goldsmith: "To be told that your service wasn't worth it by your country is really a terrible thing." [Source: Washington Examiner | Russ Read | December 30, 2019 ++]

Burn Pit Toxic Exposure

Update 74: Effort to Submit a Presumptive Exposure Bill

The fight continues to help soldiers who were exposed to toxic chemicals from burn pits while serving overseas. A Robstown based non-profit called Burn Pits 360 has fought for those veterans and their families for a decade. On 12 DEC, Congress passed the National Defense Authorization Act (NDAA). The bill could affect veterans who face health issues because of burn pit emissions. "We're talking about open air burn pits that are up to 10 acres in size," Rosie Torres, Executive Director of Burn Pits 360 said, "that have computers, batteries, body parts, anything and everything you can think of, medical waste, hazardous waste." Being exposed to those toxins, may cause serious health issues. "Cancer, lung disease, brain disease, toxic brain injury and sometimes even death."

In 2017, the U.S. Department of Veterans Affairs stated that there is no evidence that exposure to burn pits triggered health problems. But many veterans and Burn Pits 360 disagree with those findings. Torres says many service members with environmental injuries associated with deployments are left without care, something that is personal to her and her family. Rosie's husband, Le Roy Torres was a military reservist and deployed to Iraq in 2007. He was exposed to burn pit emissions and when he returned, was diagnosed with a lung disease and toxic brain injury. "My husband was let go of his job as a State Trooper and as a result he almost took his life, we almost lost our home." Torres said.

Ever since, they have been advocating for those with similar stories and making a difference all the way up the steps of Capitol Hill. "There are many families who weren't able to save their loved one." Torres said. "They're now gone as a result of them giving up after a system gave up on them." In 2013, the V.A. created a Burn Pit Registry. That list includes all veterans who now suffer adverse illness from burn pits. "Those that have died are not being tracked, they don't exist to the VA or the department of defense which is disheartening and is an injustice in itself." California congressman, Raul Ruiz is fighting alongside Burn Pits 360, to honor those who have lost their life as a result of the military fires. Ruiz asked for two provisions under the NDAA. These provisions would implement a plan to end the use of burn pits and provide a comprehensive list of any burn pit that has ever existed.

Earlier this month, President Trump signed those pieces of legislation into law. Torres says this will ultimately lead to better health care for veterans affected by burn pits. "I think that President Trump signing this is historical. It's a step in the right direction and we're looking forward to what the future brings here in 2020." Torres said. And Burn Pits 360 has big plans for 2020. In just a few weeks they will head back to Washington D.C. to fight for new legislation. They are working on presenting a comprehensive bill alongside other veterans organizations and advocate, Jon Stewart. This bill would include establishing a presumptive, which means that people would not have to prove exposure to get compensation or health care. [Source: Corpus Christi KRIS 6 News | Catherine McGinty | December 29, 2019 ++]

WWII Vets Update 213:

John Biddle | AAF Engineer-gunner & POW



John Biddle enlisted into the Army Air Forces in January 1942, a couple of months after Pearl Harbor. He originally worked as a draftsman for 10 months, but Biddle wanted to fly. He earned that opportunity in England. Biddle became an engineer-gunner with the 453rd Bomb Squadron and would go on to fly 49 missions. It was during one of his missions when Germans shot down Biddle and his crew over France in May 1944. The Germans took him as a prisoner of war to Frankfurt. He described Frankfurt as bombed, full of rubble and devoid of life. His bed and pillow were sawdust-filled burlap sacks, and he wore the clothes in which he came. His captors let Biddle write a 25-word letter to his family to let them know that he was alive and as well as he could be. In Frankfurt, he stayed in an interrogation center. When the Nazis knew that they would get nothing out of him, they moved him to a transit camp north of Frankfurt.

In this transit camp, Biddle and the other prisoners of war received a parcel from the Red Cross. Biddle likened this scene to Christmas and later remarked that he never felt better in all his life. They continued moving eastward, and Biddle ended up in a camp that was not far from Gdansk, Poland, for eight months. There were 11,500 people imprisoned there, all Army Air Force. As the Soviets made their way across Europe, the Germans moved the prisoners of war toward the Western Front. The move ended in March of 1945, in a small German town between Bremen and Hanover.

On 16 APR, the guards and prisoners of war heard gun clatter about a mile west of the camp. An old German guard climbed the tower, looked over to see what was happening, and on his way down, he took off his gun and exclaimed "Alles ist kaputt!" or "Everything is broken!" For Biddle, this meant that he was free. He temporarily returned to his old group, then stationed in France. On 8 MAY, he returned home to the U.S. Biddle would go on to also serve in the Korean and Vietnam wars. He retired after 24 years as a chief master sergeant. After Biddle's service, he would speak at many Veteran's events, Prisoner of War-Missing in Action events, and even sometimes schools.

Biddle died in November 2013 when he was 90 years old. We honor his service. To listen to him recount his war time experiences in three interviews prior to his death, refer to the videos at:

- http://stream.media.loc.gov/vhp/video/afc2001001_019930_mv0001001_640x480_800.mp4
- http://stream.media.loc.gov/vhp/video/afc2001001_019930_mv0002001_640x480_800.mp4
- http://stream.media.loc.gov/vhp/video/afc2001001_019930_mv0003001_640x480_800.mp4

Editor's Note: Each of the clips is about 30 minutes long. I took the time to view them and found them to be extremely interesting. Recommend you check them out.

[Source: Vantage Point | December 5, 2019 ++]

WWII Vets 214

Leroy P. Baker | Battle of the Bulge Veteran



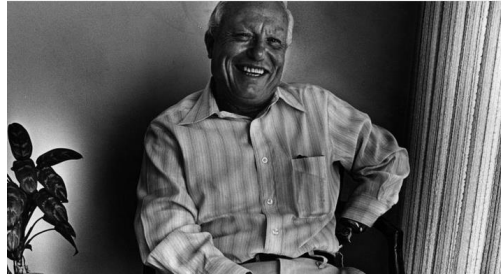
Army Veteran, Leroy Paul Baker was born in Indiana and drafted in July of 1942. He went to Camp Forrest, Tennessee, and Camp Laguna, Arizona for training. In 1944, he left on the RMS Queen Mary out of New York Harbor with 18,000 troops and crewmembers aboard. “The most demoralizing thing about that was when we looked at that Statue of Liberty and wondered if we’d ever see it again,” Baker said. After landing in Glasgow, Scotland and taking the train to Southampton, England, his division crossed the English Channel to the Omaha Beachhead. For the remainder of the war, Baker and the 80th Infantry Division fought across the European theater. Baker described his combat experience while in the woods of northern France saying, “All at once, I mean, all heck broke loose. Artillery was terrible. Worse artillery shock we ever had.”

In December 1944, they departed from northern France for Luxembourg City where they fought in the Battle of the Bulge. Baker spoke emotionally of his first sergeant whom he had grown close with who became shell-shocked during the battle. He also remembered Christmas Day of 1944 when he, “heard the darnedest bunch of airplanes. I looked up in the western sky, and that sky was almost black with the United States Air Force planes, and that was the beginning of the end of Adolf Hitler.” After the battle, the 80th Infantry Division fought across eastern Germany and traveled down into Austria. While on occupation duty in Austria, they encountered a concentration camp. “That was very demoralizing to see a thing like that, I’ll tell you,” Baker said of seeing the camp survivors. “And that will always be in my mind.”

Baker spent a total of fifteen months in the European theater. He earned an Army Good Conduct Ribbon and the European-African-Middle Eastern Campaign Medal. During his retirement, Baker began speaking at schools about his time in the service. “Of course, for a lot of these kids, World War II don’t mean anything to them. Someday they’re going to want to know about it. That’s the reason why I was thrilled about this thing here today,” Baker said of his

interview for the Veteran's History Project. We honor his service. [Source: Vantage Point | Joe Misko | December 16, 2017 ++]

Diary of A Sargent **Amputee Harold Russell's Training Film**



Harold Russell, double amputee, who won an Academy Award for his first and only previous film, "The Best Years of Our Lives"

After the Japanese bombing of Pearl Harbor on Dec. 7, 1941, Harold Russell was so moved by President Franklin D. Roosevelt's "Day of Infamy" speech that he joined the Army the next day. His training as a paratrooper and an explosives expert provided a new sense of purpose. At the age of 30, the young sergeant's Army career came to a crashing halt on June 6th, 1944, "D-Day." Working as a parachute corps instructor with the U.S. 13th Airborne Division in North Carolina, Harold was horrified when a defective fuse ignited an explosive charge of TNT in his bare hands. The severity of his injuries required the amputation of both arms below the elbow.

The shock of the dreadful event sent Harold reeling into a deep depression for months. When he finally came out of his stupor, Army doctors at Walter Reed Hospital suggested that Harold replace his limbs with a visually pleasing pair of plastic hands. Harold refused, saying, "I don't need to be beautiful." Then, a medical film about a new device, composed of mechanical hooks, got his attention. He was intrigued by the challenge of making them work, deciding to move forward with the "scary hooks," as he called them, because of their "obvious practicality and functionality." He dove into an arduous daily routine to learn the technique. Harold mastered the manipulation of the prosthetics in just six weeks. His expertise so impressed his Army superiors that they cast him in a training film called "Diary of a Sergeant." This 22 minute clip can be viewed at <https://youtu.be/xp1E5smfSDI>.

This year marks the 73rd anniversary of the classic 1946 film "The Best Years of Our Lives." Director William Wyler's post-World War II 2 hour and 40 minute drama remains one of the most popular movies of all time. "Best Years" is remarkably contemporary in its appeal, still touching the hearts of millions of fans throughout the world. This postwar classic from director William Wyler looks at the lives of three US servicemen returning to their everyday lives at the end of the Second World War. The three men, Fred, Homer and Al return with different problems ranging from the physical to the mental issues that were commonly suffered by veterans of the War. The three men have problems returning to everyday life as they are no longer close to family or friends, but feel a string bond and

Years ago, the late movie critic Roger Ebert noted: "As long as we have wars and returning veterans, some of them wounded, 'The Best Years of Our Lives' will not be dated." Watching the film in 2016 on Turner Classic Movies writer, producer and actor Mark Montgomery was moved by seeing his old friend Harold Russell come back to life again on screen. His role as Homer Parrish, an injured soldier with a pair of prosthetic hooks where his hands used to be, is one of the most distinctive in the history of Hollywood.

Harold was the only actor to ever win two Academy Awards for the same part. The largely unknown actor and veteran walked home with the Oscar for supporting actor, and academy voters also gave him an honorary gold statuette

for “bringing hope and courage to his fellow veterans.” (The movie also won best picture, taking seven Oscars in all.) Harold’s memorable role in “The Best Years of Our Lives” was an exemplary case of art imitating life. The film’s original script was rewritten to reflect Harold’s own injury from a terrible accident he suffered during World War II. To feature a real-life amputee as a major character in a big Hollywood film was a groundbreaking moment for the 1940s.

Plucked from obscurity by Wyler, Harold repeatedly rejected the role. He had no aspirations as a professional actor and was convinced that his lack of experience would show on the screen. Harold’s stubborn humility wasn’t an act. He’d always felt like a failure, even before the film turned his life upside down. “The Best Years of Our Lives” also launched Harold’s legacy as an advocate for the disabled. By 1961, Harold served on the President’s Committee for the Employment of the Handicapped, a post appointed by John F. Kennedy. It was in that unique role that Montgomery came to know Harold Russell. Working as a producer on a television show in 1999, he was able to spend a week with Harold when he came to Los Angeles to appear on his program, “Hollywood Salutes Easter Seals.” Serving as both fixer and tour guide, Montgomery took Harold and his family around as he came back to Hollywood for what would be his final visit.

“Hollywood Salutes Easter Seals” was a celebration of the disabled community in the world of entertainment. Filmed as a live stage show at UCLA’s Freud Theater, the humanitarian effort attracted some of Hollywood’s finest talent. Since Harold was both a legendary actor and disabled veteran, Montgomery thought he was an ideal representative for the movie industry. He tracked Harold down at his home in Needham, Mass. The producers of the program were concerned about his ability, at age 85, to travel across the country to California. Aside from a few cameo appearances, the actor had virtually vanished from the public eye. On the phone, Harold’s energetic humor soon convinced Montgomery that he was up to the task. “Let me put down my juggling balls and bingo game,” he said and laughed. “Let’s talk about the extra frills in my contract.”

His joy and gleeful approach proved captivating, transforming a potentially tough topic into an enjoyable ride for viewers. Harold’s notable bit part eventually grabbed the attention of film director Wyler, who saw it during early casting sessions for “The Best Years of Our Lives.” Wyler later told Harold he simply couldn’t forget his likability factor or his “true depth of feeling.” Harold’s “incredible prowess” with his “miraculous hooks” was just the “icing on the cake,” Wyler said. The director was sure that he’d found his Homer.

Over 50 years later, as Harold’s visit to Los Angeles planned, he continually talked about Wyler’s enormous influence on his life. In fact, the first thing Harold wanted to do in L.A. was see “Mr. Wyler’s” star on the Hollywood Walk of Fame. And that was only the beginning. Montgomery would come to find out that Harold had a number of unusual requests. Above all, Harold wanted him to watch “The Best Years of Our Lives” once again. Though he’d already seen the movie, the levels of its complexity had been eclipsed by his inexperience. Harold realized another glimpse would give Montgomery a new sense of appreciation for the film’s contemporary themes. He was right about that.

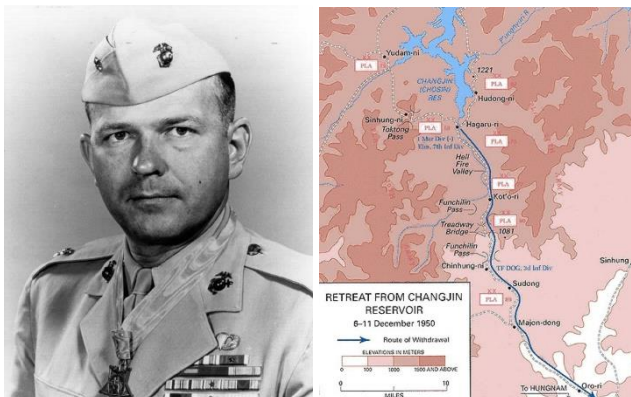
The scenario of “Best Years” is incredibly relevant even today. As three veterans of World War II readjust to civilian life, they soon face a changed and intolerant society. Realizing nothing will ever be the same, the soldiers valiantly struggle to mend broken relationships as they try to recapture a semblance of normalcy. The drama continues to strike a familiar chord. [Source: Los Angeles Times | Mark Montgomery | December 10, 2016 & 19 ++]

Korean War Vets

William E. Barber | Medal of Honor Recipient

Some of our country's greatest heroes fought in iconic battles, but the few who fought in more than one during different wars — well, they've likely reached legendary status. That's the case for Marine Corps Col. William E. Barber, who

served in three wars and earned the Medal of Honor in the middle of his 30-year career. Barber was born Nov. 30, 1919, in Dehart, Kentucky, and grew up on a farm. In 1940, as the war in Europe was expanding, he decided to enlist in the Marine Corps. When the U.S. joined World War II, he was sent to the Pacific. Barber served in the Battle of Iwo Jima, where he was shot rescuing two comrades after he replaced his wounded commander. His actions there earned him the Silver Star and Purple Heart Medals.



Col. William E. Barber (left) and the U.N.'s main supply route went through the Toktong Pass, a narrow, steep three-mile mountain road below the reservoir. Troops on both sides knew that whoever controlled the pass ruled the road in both directions.

Barber survived the war and remained in the Marines. When war broke out in Korea a few years later, he'd reached the rank of captain and was the commanding officer of Company F, 2nd Battalion, 7th Marines in the storied 1st Marine Division. Barber was one of the "Chosin Few" — the men who fought in the Battle of Chosin Reservoir, one of the toughest campaigns in military history. Waged in below-zero temperatures, heavy snow and frigid winds, the nearly three-week battle began when 120,000 Chinese troops infiltrated northeast North Korea. They attacked United Nations troops — about 30,000 men from the U.S. 1st Marine Division, two U.S. Army battalions and some allied troops — who were chasing a defeated North Korean Army north around the reservoir.

That pass is exactly what Barber and his 240-man company were tasked with defending on Nov. 28, 1950. The Chinese attacked early that morning, surrounding the Marines by the reservoir, isolating them from the rest of their division, and blocking their escape route. Despite the siege, Barber encouraged his men to hold their positions and was able to call in air strikes and airdrops for critically needed ammunition, medication and food. On the second day of fighting, orders were radioed to Barber for his company to fight its way back east to Hagaru-ri to be relieved. However, two units from Hagaru-ri that were trying to reinforce Barber's company had already been driven back by the Chinese, so that option didn't look promising.

Barber had a decision to make. He knew that leaving his position would sever contact with about 10,000 Marines of the 5th and 7th regiments, who were trapped further west at Yudam-ni. It would also jeopardize their chances of joining the 3,000 Marines waiting for them to the east at Hagaru-ri. "He chose to risk loss of his command rather than sacrifice more men," the Medal of Honor citation said. Barber asked for permission for the company to stand its ground at Fox Hill. He didn't want to lose more men, abandon those who were too wounded to walk, or lose the critical Toktong Pass. His request was granted. Barber suffered two injuries during the stand, but he stayed in control, "often moving up and down the lines on a stretcher to direct the defense," the citation said. For five days and six nights, Chinese troops led repeated onslaughts to try to take the hill, but Company F defended it valiantly, accounting for 1,000 enemy dead.

By 2 DEC, the 5th and 7th Marine Regiments trapped at Yudam-ni had fought their way free and were able to link up with Barber's men, who had held their position on the hill. When they were finally relieved by other friendly troops, only 82 of Barber's men were able to walk away. "His profound faith and courage, great personal valor and unwavering fortitude were decisive factors in the successful withdrawal of the division from the deathtrap in the Chosin Reservoir sector," the citation read. According to military records, Barber was hospitalized for three months. Eventually, all of the remaining U.N. troops were able to fight their way south and evacuate from North Korea, but the battle took its toll.

The U.S. reported more than 12,000 casualties, including more than 3,000 dead. Chinese forces were decimated with an estimated 50,000 lost.



Marines of the 5th and 7th regiments waiting for withdrawal (left) and frostbite casualties of the embattled 1st Marine Division and 7th Infantry Division in the Chosin Reservoir area of Korea wait to be picked up by U.S. Air Force planes

Barber is one of 17 men who earned the Medal of Honor for his actions at Chosin. On Aug. 20, 1952, Barber, then a major, received the honor from President Harry S. Truman in a ceremony in the White House Rose Garden. His wife and two children were there to witness it. Barber went on to serve as a psychological operations officer in Vietnam before retiring as a colonel in 1970. He died April 19, 2002, at his home in Irvine, California. He was buried with full military honors in Arlington National Cemetery. Barber and the other "Chosin Few" left a legacy that Marines continue to try to emulate. The National Museum of the Marine Corps erected a Chosin Few Battle Monument in honor of those who fought there. [Source: U.S. Dept. of Defense | Katie Lange | December 2, 2019 |

Vet Hiring Fairs

Scheduled As of 31 DEC 2019



The U.S. Chamber of Commerce's (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each you should click on the city next to the date in the below list. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown below for the next month. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. refer to the Hiring Our Heroes website <https://www.hiringourheroes.org>. Listings of upcoming Vet Job Fairs nationwide providing location, times, events, and registration info if required can be found at the following websites. You will need to review each site below to locate Job Fairs in your location:

- <https://events.recruitmilitary.com>
- <https://www.uschamberfoundation.org/events/hiringfairs>
- <https://www.legion.org/careers/jobfairs>

First Civilian Job

Forty-one percent of veterans surveyed indicated they left their first post-military job within one year. Another 31% indicated said they left their first civilian job to make ends meet and never intended to stay. Another 30% left as the result of finding a better job, while 19% left because the job did not align with their expectations. Only 12% left

because the position was terminated or they were laid off. The reasons for staying at a job depend greatly on financial and long-term opportunities in the company. Sixty-five percent of veterans say they will stay at a company for better pay, while 55% stay for a clear path of career growth. Other activities, like veteran resource groups and volunteer activities, seem to have less impact on whether veterans remain or leave their jobs. [Source: Recruit Military, USCC, and American Legion | December 31, 2019 ++]

Military Retirees & Veterans Events Schedule

As of 31 DEC 2019

The Military Retirees & Veterans Events Schedule is intended to serve as a one-stop resource for retirees and veterans seeking information about events such as retirement appreciation days (RAD), stand downs, veterans town hall meetings, resource fairs, free legal advice, mobile outreach services, airshows, and other beneficial community events. The events included on the schedule are obtained from military, VA, veterans service organizations and other reliable retiree\vetterans related websites and resources.

The current Military Retirees & Veterans Events Schedule is available in the following three formats. After connecting to the website, click on the appropriate state, territory or country to check for events scheduled for your area.

- HTML: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html.
- PDF: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf.
- Word: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc.

Note that events listed on the Military Retirees & Veterans Events Schedule may be cancelled or rescheduled. Before traveling long distances to attend an event, you should contact the applicable RAO, RSO, event sponsor, etc., to ensure the event will, in fact, be held on the date\time indicated. Also, attendance at some events may require military ID, VA enrollment or DD214. Please report broken links, comments, corrections, suggestions, new RADs and\or other military retiree\vetterans related events to the Events Schedule Manager, Milton.Bell126@gmail.com [Source: Retiree\Veterans Events Schedule Manager | Milton Bell | December 31, 2019 ++]

Veteran State Benefits

New Jersey 2019

The state of New Jersey provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, “**Vet State Benefits–NJ**” for an overview of the below those benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following veteran benefits refer to <http://www.nj.gov/military> & <http://militaryandveteransdiscounts.com/location/new-jersey.html>.

- Housing
- Financial Assistance
- Employment
- Education
- Recreation
- Other State Veteran Benefits

[Source: <http://www.military.com/benefits/veteran-state-benefits/new-jersey-state-veterans-benefits.html> | December 2019 ++]

*** Vet Legislation ***



Note: To check status on any veteran related legislation go to <https://www.congress.gov/bill/116th-congress> for any House or Senate bill introduced in the 116th Congress. Bills are listed in reverse numerical order for House and then Senate. Bills are normally initially assigned to a congressional committee to consider and amend before sending them on to the House or Senate as a whole.

VA Physician Qualifications

Update 04: S.3041 | VHA Caregiver Retention & Eligibility Determination

A bipartisan group of senators on 12 DEC introduced a bill requiring the Department of Veterans Affairs to better vet their health care providers after a report by a federal watchdog found the department has a track record of hiring unqualified doctors. "Our nation's veterans have earned the right to the very best care, and it is outrageous that the VA is not sufficiently vetting its health care providers," Sen. Maggie Hassan (D-NH) said in a statement. The bill, which was introduced by Hassan and Sens. Joni Ernst (R-IA) and Kyrsten Sinema (D-AZ) is called the **Veterans Health Administration Caregiver Retention and Eligibility Determination Act**. It would require the VA to improve guidance and policies on the hiring and credentialing processes and audit all providers with questionable records and determine whether those employees are still eligible for employment.

In October, Hassan, Ernst, Sinema, and Sen. Bill Cassidy (R-LA) penned a letter to the VA that raised concerns about a Government Accountability Office report that found the department "overlooked or missed disqualifying information" when hiring health care providers. The senators never received a response to their letter. "Following the VA's failure to even respond to a letter asking how it will remedy the issues raised in the Government Accountability Office report, my colleagues and I are introducing bipartisan legislation to ensure that the VA takes action so that veterans are not cared for by providers with a history of misconduct," Hassan said.

The GAO reported unqualified hires were often the result in VA facilities not adhering to their hiring policies. In five health care facilities, officials weren't aware of the policy of not hiring health care providers whose credentials have been revoked or surrendered due to incompetence or misconduct. One example in the GAO's report from February found was a physician who surrendered his physical-therapy license for not completing continuing education. The VA said it found no concerns with its work performance, according to the report. In another case, the GAO found a nurse, who has been working at the VA since 2003, had her nursing license revoked in one state after not completing required training. However, the nurse continued her employment with the VA because the department found she had a license in another state. Once the GAO highlighted its concerns about medical licenses, the VA terminated five health care providers.

A VA spokeswoman said 6 DEC that the department has not taken a position on the proposed legislation and completed an "extensive review" of all their health care providers' qualifications and license requirements in 2018, a year before the GAO issued its report. Early this year, the department said it revised decades-old policies to better assure providers meet qualification requirements. [Source: Stars & Stripes | Steven Beynon | December 12, 2019 ++]

Veterans Legacy Program

Update 01: S.3058 | Veterans Legacy Program Grants

On 12 DEC, Senator Jon Tester (D-Mont.) and Senator Mike Rounds (R-SD) introduced VFW-supported S. 3058, a bipartisan bill to establish a grant program to conduct cemetery research and produce educational materials for the Veterans Legacy Program (VLP). Previously, on 29 APR Rep. Conor Lamb (D-PA-17) had introduced companion bill H.R. 2385.

Under the current program, the VLP awards contracts to universities, colleges, and institutions to develop educational programs to teach students and others about the veterans interred in national, state, or tribal cemeteries in their communities. Transitioning to a grant-based program would broaden the reach of the VLP beyond large universities to smaller groups that wish to engage with VA in memorializing veterans. "Perpetuating the memory and history of our dead is one of the VFW's founding principles," said VFW National Legislative Service Director Carlos Fuentes. "The Veterans Legacy Program ensures the memories and stories of the brave men and women who have worn our nation's uniform are preserved in perpetuity." The VFW thanks Sen. Tester and Sen. Rounds for their support of this important program that promotes civic engagement and fosters respect for service and sacrifice. [Learn more.](#)

On 12 DEC U.S. Senators Jon Tester (D-MT) and Mike Rounds (R-SD) introduced the **Memorializing Veterans Act**, bipartisan legislation establishing a grant program to help honor the lives of our nation's veterans. The Veterans' Legacy Program (VLP) is an educational initiative from the National Cemetery Administration (NCA) under U.S. Department of Veterans Affairs (VA) which commemorates veterans interred in NCA cemeteries through partnerships with institutions of higher learning. Under current law, institutions of higher education experience difficulty obtaining and utilizing federal funding through VLP. This bill would establish a grant program to administer funds more efficiently, facilitating research and developing educational tools to increase public awareness of veteran service and sacrifice.

"Since 2016, the Veterans Legacy Program has been expanding and deepening our understanding of the men and women who fought to protect our freedom," said Senator Tester, Ranking Member of the Senate Veterans' Affairs Committee. "Our bipartisan bill creates a user-friendly system that streamlines funding for universities who have made it their priority to document, share, and honor the lives of our veterans. This grant program will allow students, teachers, and researchers in Montana to focus on what's at the core of this nation: memorializing those who served our armed forces and inspiring future generations to do the same."

"For more than 40 years, the United States has maintained its military superiority thanks to an all-volunteer force stepping up to the plate," said Senator Rounds. "Educating the next generation about the service and sacrifices made by our veterans is one way we can encourage young people to join the armed forces and continue this proud tradition. Many South Dakotans have proudly served our country. Sharing their stories can show our state's young people the honor of serving in our armed forces."

The Memorializing Veterans Act would make grants available to recipients such as institutions of higher learning, local education agencies, and non-profit entities with a history of community engagement. These grants could be used for research related to national, State or Tribal veterans' cemeteries, to produce educational materials or to promote community engagement about the history of the veterans interred at those cemeteries.

- "The American Legion is proud to support efforts to properly memorialize America's veterans and educate future generations on the legacy of our nation's heroes," said Ralph P. Bozella, Chairman of The American Legion Veterans Affairs and Rehabilitation Commission. "This legislation does just that by allowing VA to issue grants to conduct cemetery research and produce educational materials for the Veterans Legacy Program. It is imperative that we continue to invest in programs that honor and preserve the memory of America's veterans.
- "Perpetuating the memory and history of our dead is one of the VFW's founding principles," said Carlos Fuentes, Director National Legislative Service, Veterans of Foreign Wars (VFW). "The Veterans Legacy

Program ensures the memories and stories of the brave men and women who have worn our nation's uniform are preserved in perpetuity. The VFW is proud to sponsor this important legislation, which would improve the Veterans Legacy Program."

[Source: VFW Action Corps Weekly | December 20, 2019 ++]

Afghanistan Bonus

S.J. Res 12 | AFGHAN Service Act

Two U.S. lawmakers on 24 DEC introduced legislation to pay veterans bonuses for serving in America's longest war. Sens. Rand Paul (R=KY) and Tom Udall (D-NM) introduced the bipartisan **American Forces Going Home After Noble (AFGHAN) Service Act** to "honor the volunteers who bravely serve our nation by providing bonuses to those who have deployed in support of the Global War on Terrorism, and redirect the savings from ending nation-building in Afghanistan to America's needs at home," according to an announcement. If passed, the AFGHAN Service Act would also permanently end America's involvement in Afghanistan and overturn the 2001 Authorization for the Use of Military Force, said the lawmakers, who serve on the Senate Foreign Relations Committee.

"It is time to declare the victory we achieved long ago, bring them home, and put America's needs first," Paul said. "Soon, U.S. service members will begin deploying to Afghanistan to fight in a war that began before they were born," Udall said. "It is Congress that has failed to conduct the proper oversight of this nearly 18-year war. Now, we must step up, and listen to the American people -- who rightly question the wisdom of such endless wars." The bill would order the government to pay any and all members of the military who have served in the Global War on Terrorism a \$2,500 bonus within one year of the legislation passing, according to the AFGHAN Service Act.

"Since 2001, more than 3,002,635 men and women of the United States Armed Forces have deployed in support of the Global War on Terrorism, with more than 1,400,000 of them deploying more than once," the bill states. This would be a one-time cost of approximately \$7 billion and an immediate savings of over 83 percent when compared to the current yearly costs. The \$51 billion a year can be redirected to domestic priorities." The lawmakers argue that the numbers alone give reason to step away from the conflict. "Over 2,300 military members have sacrificed their lives in the war, with another 20,000 wounded in action. In addition, the Afghanistan war has cost the United States \$2 trillion, with the war currently costing over \$51 billion a year," they said.

The end to the war would come as peace negotiations with the Taliban are ongoing, and al-Qaida's footprint in the country is shrinking, they added. "The masterminds of the [Sept. 11] attack are no longer capable of carrying out such an attack from Afghanistan," they said. "Osama bin Laden was killed in 2011, and [al-Qaida] has been all but eliminated from Afghanistan." If enacted, the legislation gives Pentagon and State Department leaders, among others, 45 days to formulate a plan for an orderly withdrawal and turnover of facilities to the Afghan government. The goal is to remove all U.S. forces from Afghanistan within one year of the bill's passage.

Paul and Udall's message comes as a coalition of Democratic lawmakers has endorsed a veteran activist organization's efforts to end the "forever wars" in Afghanistan and Iraq, among other global hot spots, and finally bring U.S. troops home. Common Defense, a grassroots group comprised of veterans and military families that stood up after the 2016 election, has secured sponsorship from lawmakers and presidential hopefuls such as Sens. Bernie Sanders (I-VT) and Elizabeth Warren (D=MA). Both initiatives mirror President Donald Trump's vision to reduce the U.S. troop presence in Afghanistan and instead focus on counterterrorism and peace negotiations with a smaller footprint in the region. In his State of the Union address 5 FEB Trump highlighted the need to pull out of Afghanistan. "Great nations do not fight endless wars," he said. [Source: Military.com | March 5, 2019 ++]



Burn Pit Toxic Exposure

Update 73: Congress Wants Pentagon Plan to Shut Them All Down



Congress is calling on the Pentagon would have to draft a plan within a year to close remaining burn pits and create a comprehensive list of sites where troops may have been exposed. The provision is inside the National Defense Authorization Act, which passed the House last week. The bill includes language requiring the Defense Department to "phase out the use of burn pits" and provide "a list of locations where open-air burn pits" were used to dispose of waste. In addition, the bill would direct the Pentagon to include in periodic health examinations of service members "an evaluation of whether the member has been based or stationed at a location where an open burn pit was used." The Pentagon would also have to share the evaluations of burn pit exposure with the Department of Veterans Affairs, and allow veterans who may have been exposed to enroll in the VA's Airborne Hazards and Open Burn Pit Registry if they choose. More than 160,000 veterans have already enrolled in the registry.

Supporters of the provisions in the NDAA see them as necessary steps in gathering more data that could lead to a change in VA policy. In a statement last week after the House passed the NDAA, Rep. Raul Ruiz (D-CA), a doctor and co-chair of the Congressional Burn Pits Caucus, said the proposals were "an important step toward ending the military's use of toxic burn pits and helping burn pit exposed veterans get the care and benefits they need." "Having the list of toxic burn pit locations will help VA providers and veterans identify who is at risk for cancers and autoimmune and pulmonary diseases in order to provide treatment quickly and save lives," Ruiz said. According to the VA, waste disposed of in burn pits included, but was not limited to, "chemicals, paint, medical and human waste, metal/aluminum cans, munitions and other unexploded ordnance, petroleum and lubricant products, plastics, rubber, wood, and discarded food."

Veterans service organizations and advocacy groups such as Burn Pits 360 have long pressed the VA to consider exposure to burn pits and other airborne toxins for presumptive illnesses and disability pay. In 2007, the VA asked the Institute of Medicine (IOM) and the National Academy of Sciences, Engineering and Medicine (NAS) to conduct research on whether exposure to airborne environmental hazards was linked to "long-term adverse health outcomes, such as cancer and respiratory disease." The IOM research put particular attention on Joint Base Balad in Iraq, which burned up to 200 tons of waste per day in 2007. In 2011, NAS reported that "insufficient evidence prevented the IOM

committee from developing firm conclusions about what long-term health effects might be seen in service members exposed to burn pits."

Advocates suffered another setback last January when the Supreme Court declined to hear an appeal on a suit brought by hundreds of veterans against contractor KRB, Inc., which managed burn pits for the Defense Department. In April, NAS announced that another 21-month study was being launched on the respiratory effects of exposure to burn pits and other pollution in the Middle East. According to a Defense Department report last April, the use of burn pits has been significantly reduced but about nine remain -- seven in Syria, one in Afghanistan and one in Egypt. "Generally, the use of open burning is limited to short term contingency operations outside of the United States where no feasible alternative exists," the DoD report said. "For the longer-term enduring locations DoD uses conventional solid waste management practices."

Earlier this month, the Center for a New American Security issued a report on burn pits in concert with the Wounded Warrior Project that included heat maps to give veterans an indication of the "fluctuations in risks to short and long-term health over time by location." The report relied on data on exposure to particulates in Afghanistan, Iraq, and Kuwait, collected by the Periodic Occupational and Environmental Monitoring Summary (POEMS), which is maintained by the Army Public Health Center (APHC). However, the CNAS report said that "the information currently publicly available in POEMS is insufficient to adequately determine the degree of risk individuals may face based on the dates spent at a given location." "There's simply no record," Kayla Williams, the co-author of the report and director of the CNAS Military, Veterans and Society program, said in a conference call with reporters. "Overall, it's not a terrific dataset."

As a result, the report said that it was "impossible to tell whether varying weather conditions may have reduced or enhanced risk overall or during specific time frames." "This also makes it difficult to determine if the health risk assessed can honestly be attributed to the whole data range provided," the report said. Derek Fronabarger, director of government affairs for Wounded Warrior Project, was on the conference call with Williams and later spoke with Military.com. Fronabarger, an Army veteran of Afghanistan, said the CNAS report would be useful to veterans in determining whether they may have been exposed to airborne toxins, but "unfortunately, a lot of the burden of proof is going to be on the veteran" in pursuing a claim. The CNAS report with the heat maps can be seen [here](#). [Source: Military.com | Richard Sisk | December 17, 2019++]

USS John F. Kennedy (CVN-79)

Update 02: Launched | Next Construction Phase to Take 30 Months

A little more than a week after Caroline Kennedy smashed a bottle across its hull, the future aircraft carrier named for her father was launched 15 DEC. Six tugboats guided the [future John F. Kennedy](#) about a mile down Virginia's James River from Newport News Shipbuilding's Dry Dock 12 to the installation's Pier 3. There, it will be outfitted with berthing and mess spaces and systems and its catapults and radar will be tested, the yard's parent company — Huntington Ingalls Industries — said Tuesday. The next phase of construction is expected to take 2 ½ years.

"This move is significant in that it represents a shift in focus from erecting the ship in dock to final completion and outfitting at the pier," Mike Butler, program director for the Kennedy, said in a statement. "It is also a testament to the amazing teamwork I see every day between Newport News Shipbuilding and the Navy as we work together to build Kennedy with valuable first-of-class lessons from the Ford." Newport News Shipbuilding is the sole manufacturer of U.S. Navy aircraft carriers. The second in the Gerald R. Ford-class of revolutionary flattops, the future Kennedy is three months ahead of schedule, according to the shipbuilder.

The Ford class ship, however, has been bedeviled by delays, cost overruns and technical glitches on its new systems. In October, ex-Navy Secretary Richard V. Spencer and Virginia Rep. Elaine Luria, a retired surface warfare officer,

traded barbs over the likelihood of future Ford deployments. The Kennedy will be the second carrier in the fleet named in honor of the 35th president. Caroline Kennedy christened the first namesake warship in 1967 at Newport News and the Navy commissioned it the following year. It was decommissioned in 2007. [Source: NavyTimes | Courtney Mabeus | December 18, 2019 ++]

USAF Drones

Update 01: Low Cost ISR Platform ‘Ultra LEAP’



While other commercial and military drones have flown longer, the two and a half day flight of the Air Force’s latest unmanned aircraft prototype this week does represent a kind of breakthrough for the US military: proving that commercial technology can be adapted to build affordable long-endurance and highly capable surveillance drones. And the Air Force Research Laboratory (AFRL) in Dayton, Ohio is convinced that the new, autonomous Ultra-Long Endurance Aircraft Platform (Ultra LEAP) will be able to stay in the sky for longer in future flight tests. “Developing a UAS with this level of endurance is an incredible achievement for future warfighting and battlefield success,” said Paul Litke, the AFRL project engineer for Ultra LEAP. In an Air Force announcement yesterday, Litke explains that since the system employs many commercial off-the-shelf components, Ultra LEAP will dramatically reduce the costs for high performance intelligence, surveillance and reconnaissance (ISR) drones.

The “2.5-day Ultra LEAP mission is a significant milestone in solving the tyranny of distance problem for ISR systems,” said Dr. Alok Das, director of AFRL’s Center for Rapid Innovation (CRI). “It will provide immediate benefit to our warfighters while at the same time paving the path for future low-cost, multi-day endurance ISR systems.” Ultra LEAP is based on a commercially available “sport-class” commercial airframe — sport aircraft cost anywhere between \$20,000 and \$140,000. An AFRL spokesman told Breaking D today that the service could not release the name of the company providing the chassis “for security reasons.” The basic airframe was souped up by AFRL to carry a “customizable suite of ISR tools” that feature “secure, easy to use navigation employing anti-jam GPS and full global operational access via a satellite-based command and control and high-rate ISR data relay link.” The aircraft body was further “converted to a fully automated system with autonomous takeoff and landing capabilities,” the press release said.

The high level of automation it provides will enable greatly reduced operator training requirements for the Air Force. Smaller support crews will also lead to lower operating costs, according to AFRL. “As the Air Force balances current readiness with long-term modernization, Ultra LEAP represents an affordable approach that supports both existing and future force needs,” said Maj. Gen. William Cooley, AFRL commander, adding that the “enhanced UAS capabilities along with the cost savings offers the military a winning solution.” The Ultra LEAP effort evolved from an earlier AFRL experiment, just called LEAP but with the A standing for aircraft, started in 2016. Then AFRL Commander Robert McMurry testified to Congress in September 2016 that the program, managed by CRI, was designed to provide “a revolutionary, low-cost, low acoustic signature, persistent aerial ISR capability to address Combatant Command and

U.S. Special Forces ISR gaps by converting a proven, fuel-efficient Light Sport Aircraft into an UAS.” Four of the original LEAP aircraft were deployed in early 2016 in conjunction with Special Operations Command, he said.

McMurry added that “LEAP significantly bends today’s ISR cost-performance curve and enables needed counter-insurgency capability and ISR capacity at a fraction of the cost of comparably performing systems.” The original LEAP was capable of missions up to 40 hours and has completed more than 18,000 combat flight hours. Using the same commercial customization strategy as the original LEAP, CRI developed Ultra LEAP from concept to first flight in less than 10 months, the AFRL release explained, and the system could be ready for operational fielding as soon as 2020. The Air Force is interested in developing a range of long-endurance ISR drones, and in August 2018 issued its Next Generation Intelligence, Surveillance, and Reconnaissance Dominance Flight Plan. The plan sets out the service strategy for “a shift from a manpower-intensive permissive environment to a human-machine teaming approach in a peer threat environment.” For example, the Air Force issued a \$48 million contract to Boeing’s Aurora Flight Sciences subsidiary for its Orion drone in January 2018. Orion has an endurance of 80 hours.

In May of this year, AFRL worked jointly with Lockheed Martin to enhance its Condor eXtended Endurance and Payload (XEP) — improving its endurance from two hours to four. The team also improved the small drone’s fuselage to accommodate multiple payload types, according to a May 22 Lockheed Martin press release. The current record for the longest flight time by an unmanned aerial vehicle is held by the pseudo-satellite (an airframe that flies very, very high in the stratosphere) called Zephyr, developed by Airbus Defense and Space. It flew for more than 25 days in the fall of 2018. The US military’s most famous drone, the armed MQ-1 Predator made by General Atomics, has an endurance of 40 hours. [Source: Breaking Defense | Theresa Hitchens | December 13, 2019 ++]

Military Pay & Benefits

Update 07: Are Troops Getting Paid too Much?

A new study on the military's pay and compensation system asks a surprising question: Are troops getting paid too much? Service members have typically earned about 70% of the salaries for civilians with similar skill sets, when factoring in their housing and allowances to offset food costs. That’s the level of compensation researchers found the military would need to offer to recruit and retain the right quality and quantity of personnel, according to a new report from RAND Corporation, a nonprofit think tank. But troops’ compensation has jumped beyond that 70th percentile mark for both officers and enlisted troops, according to RAND. Over the course of the 2000s, military pay relative to civilian pay "increased substantially," the [report’s](#) author wrote. Now that enlisted troops are earning closer to 90% of what their civilian counterparts make, and officers about 83%, she says it's "raising the question of whether military pay is set too high relative to civilian pay."

The report, which Military Times first wrote about, looks at how the military's pay system could be improved to support recruitment, retention and performance. Beth Asch, a senior economist at the RAND Corporation, doesn't make a determination about whether troops are overpaid, but rather recommends the levels be assessed. "Given that military pay is above the 70th percentile benchmark and has been for some time, the important question is whether this benchmark is still relevant or whether military pay is set too high relative to civilian pay," Asch wrote.

In addition to their pay, troops also live on base at no cost or receive a non-taxable housing allowance if they reside off post. That amount is determined by pay grade, geographic location and family size. Active-duty troops may also draw stipends to offset food costs. Troops are also eligible for military-provided health care, but those benefits aren’t factored into the military compensation totals referenced in this study. There are other benefits and advantages, too that may draw people to the military that are not factored into the calculation, including skills training, guaranteed employment on multi-year contracts and free post-secondary education through the post-9/11 GI Bill, among others.

Of course, military service also comes with unique challenges and risks -- including deployments, mandatory moves and far less employment flexibility than the civilian world offers.

As military pay improved, so did the quality of troops, Asch said -- that is, in all the services but the Army. "The reason why the Army did not increase recruit aptitude as military pay rose relative to civilian pay is an open question," she wrote. One possibility, Asch wrote, was that the introduction of the post-9/11 G.I. Bill cut out the Army's ability to provide education benefit "kickers" to recruits entering selected occupations. Since all recruits got access to post-9/11 education benefits, the Army might have struggled to attract some high-quality prospects, she said.

Aside from recruiting, Asch discusses how military pay affects retention and performance. Rather than simply relying on step increases when troops pick up new rank, Asch says a more flexible system could incentivize hard work. "The primary source of flexibility and efficiency in the military compensation system turns out to be only a small fraction of cash compensation," RAND's key findings state. "Special and incentive pays are not as efficient as they could be in providing incentives for retention and performance." The think tank recommends improving how incentive and special pays are handled to "increase flexibility and efficiency." [Source: Military.com | Gina Harkins | December 20, 2019 ++]

Commissary & Exchange

Update 02: Authorized User Expansion Guidelines for 1 JAN

Military stores are gearing up for a potential 4 million extra people who will be eligible to shop at commissaries and exchanges, and to use certain morale, welfare and recreation facilities starting 1 JAN. The new benefit was authorized by law for all veterans with VA service-connected disability ratings; Purple Heart recipients; veterans who are former prisoners of war; and primary family caregivers of eligible veterans under the VA caregiver program. It's the largest patronage expansion in more than 60 years. Currently about 6 million total households are eligible for the benefit; this increases that number by 60 percent. Not all of the 4 million people are expected to use the benefit, because of distance and other factors, but officials are working to ensure no out-of-stock situations occur at stores in states with high populations of disabled veterans and in states with higher cost of living.

Federal officials have determined that disabled veterans will use their Veterans Health Identification Card (VHIC) to gain access to military installations, and to shop and use MWR facilities. The VHIC must display the veteran's eligibility status - Purple Heart recipient, former POW, or service-connected. Current Defense Department policy and the law have long allowed these benefits for Medal of Honor recipients and veterans with 100 percent service-connected disability ratings.

Most installations' front gate scanning systems now have the capability to scan the VHIC cards. However, these newly-eligible patrons should allow some extra time when they first visit the installation to stop at the visitor control center, where they must pass an on-the-spot background check. Depending on the type of installation, patrons may be enrolled for recurring access to allow them to proceed to the gate without stopping at the visitor control center on future visits.

- Spouses can't buy anything, but they and other family members can accompany the veteran into the store.
- An estimated 37,000 veterans qualify for the new benefit, but don't qualify for the VHIC for various reasons. They won't have access to the installations during the first phase of the rollout. A credentialing solution is being worked out for these veterans, and will be rolled out at an unspecified later date.
- Caregivers approved and designated as the primary family caregivers of eligible veterans under the VA Program of Comprehensive Assistance for Family Caregivers will receive an eligibility letter from the VA's Office of Community Care.

Newly eligible customers who shop in commissaries will pay a fee of 1.9 percent of their transaction if they pay with a commercial credit card, and 0.5 percent if they use a debit card. These fees won't apply to those paying with a Military Star card, cash or check. By law, the expansion of customers can't include extra costs associated with using credit cards in commissaries; the cost must be passed on to the customer. Commercial credit card companies charge transaction fees to retailer when customers use their credit cards. The fees only apply to newly eligible patrons. But as has been the practice for decades, all customers pay a 5 percent surcharge on transactions, required by law to pay for commissary construction, equipment and maintenance. [Source: NCOAdvocate | December 27, 2019 ++]

Navy Fleet Size

Update 19: Navy to Slash 24 Ships in 2021 Plan

The Navy will buy a dozen fewer ships, slash its shipbuilding budget, and possibly decommission 12 more hulls over the next four years as part of a bold cost-cutting proposal submitted to the White House for its fiscal 2021 budget. The proposals would not move the service any closer to its goal of having 355 ships by 2034, as the fleet would actually end up slightly smaller in five years than it is today. The plans, submitted to the White House's Office of Management and Budget, would reap billions in savings for the service as it struggles with maintenance issues and builds expensive new generations of nuclear-powered submarines and aircraft carriers that are its top priorities. They moves were outlined in a 16 DEC OMB memo I obtained by Paul McLeary, author of this article. For budget hounds, it's "Passback #2 – OMB Response to DOD Appeal."

In response to the Navy's proposals, the OMB instructed the Navy to come up with a plan "to achieve a 355-ship combined fleet, including manned and unmanned ships, by 2030." To help the service boost the size of the fleet, OMB also ordered the Pentagon to "submit a legislative proposal to redefine a battleforce ship to include unmanned ships, complete with clearly defined capability and performance thresholds to define a ship's inclusion in the overall battleforce ship count." Today, unmanned ships — no matter how lethal or effective they might be — are not considered part of the fleet, but the Navy is working on buying several large and medium- unmanned surface vessels that could fire the opening salvos in a future conflict. The 2020 defense budget provides \$407 million for the Navy to buy large unmanned surface vessels, but does not allow the service to arm them with missile-carrying vertical launch systems just yet.

The Navy's 2021 budget plan is far from complete, but it does show how relatively flat budgets in the coming years have planners at the Pentagon pushing for new ways to modernize the force and maintain it. It includes the recognition that while new capabilities come on line, other programs will have to pay the price. The White House order to come up with a plan for 355 ships is something Acting Navy Secretary Thomas Modly — who assumed the job when his predecessor Richard Spencer resigned abruptly in late November — has said he's already working on. In a 6 DEC. missive dubbed "SECNAV Vector 1," Modly outlined one of his top five immediate objectives as being to "establish an integrated plan to achieve a 355 (or more) ships, unmanned underwater vehicles (UUVs), and unmanned surface vehicles (USVs) for greater global naval power, within 10 years." He added that the pending Integrated Naval Force Structure Assessment, which will lay our this path forward, will be released on January 15.

The force structure assessment is the product of a concerted effort by the Navy and Marine Corps to more closely align operations and build a new shipbuilding plan that takes into account the proliferation of long-range precision weapons by Chinese and Russian land batteries and aircraft that will force the fleet to fight farther from shore. Some Navy officials have previously said the 355 number is in flux, and the OMB document shows that over the Future Years Defense Plan (FYDP), the Navy would "buy 42 warships and requests \$111.8 billion in shipbuilding funds. The FY 2021 proposal will result in 12 fewer battle force ships and reduce shipbuilding funding by \$9.4 billion" compared to 2020 budget projections.

When it comes to ships currently in the water, the document reveals that the Navy is considering “decommissioning an additional 12 warships to save money,” which would result in 287 warships in 2025, making the overall fleet smaller than the current 290 active duty ships it currently has. There has been a long push and pull between the Navy’s shipbuilding estimates and those the CBO has previously come up with. In October, an analysis by the Congressional Budget Office showed that the Navy would have to spend \$200 billion more — a 31 percent boost each year — over the next 30 years to reach its goal of 355-ships, a sharply higher number than the \$660 billion the Navy has projected it will spend, the CBO said.

Analysts have been waiting for the service to come up with a detailed plan to achieve 355 ships since it first floated the number in 2016. “It’s the administration’s policy and the Navy has had a minimum requirement of 355 ships since 2016, but that same Navy has yet to produce a reasonable, actionable plan to get us to 355 ships in anything less than 30 years,” Jerry Hendrix, a retired Navy officer and VP of the Telemus Group told me. “It would be unwise not to consider some of these large and medium unmanned platforms as part of the battleforce. The National Defense Strategy calls these new technologies a core part of the path forward, so you cannot say that ‘this is one of the critical technologies that you have to develop,’ then turn around and say this is not a part of the battleforce.” Hendrix added. [Source: Breaking Defense | Paul McLeary | December 20, 2019 ++]

Navy Pilots In-flight Urination

The Navy has invested \$1 million in devices and uniforms that help pilots relieve themselves in-flight -- and it wants to spend \$2 million more to complete the effort. One of the goals of the initiative was to provide female jet pilots with a practical way to urinate on missions that can stretch on for hours with limited mobility, officials said. "They're flying long missions overseas," Cmdr. Eddie Park, director of diversity and inclusion at Naval Air Forces, told the Defense Advisory Committee on Women in the Services earlier this month. "Who wants to hold their pee for four hours?"

The mechanics of in-flight relief for female pilots are a challenge, not only because of physiology, but because flight suits, originally designed for male aviators, don't offer convenient access. Historically, workaround options have included wearing a diaper in-flight and practicing "tactical dehydration" to reduce the need, which can cause headaches and lead to other problems. About a decade ago, a Vermont-based company developed the Advanced Mission Extender Device, or AMDXmax, a system built into underwear that featured a hose and pouch for men, and collection via something akin to a sanitary pad for women. The Air Force has already begun investing in the systems, with more than 600 fielded to its pilots as of late 2018.

A spokesman for Naval Air Forces, Cmdr. Ron Flanders, said the Navy now wants to provide the devices to all pilots -- male and female -- who want them. The service is also buying two-piece flight suits that will make it easier for helicopter pilots -- who might be able to land for comfort breaks, but may not have much time or privacy -- to relieve themselves. To date, he said, the Aviation Medical Safety Officer has received about \$1 million from Naval Facilities Engineering Command (NAVFAC) Enterprise Safety and Management System for the initiative. Of that amount, \$800,000 has gone to purchase 160 of the medical-grade urinary devices, which cost \$5,000 apiece; the other \$200,000 has been invested in two-piece flight suits. "There are gender specific designs for this product and we are in the process of procuring both designs," Flanders said in a statement. "Some aircrew have already been outfitted with this item, therefore, we didn't buy for those that have the device. Others do not want to fly with this device and have chosen other types of urinary collection devices."

Flanders told Military.com that the initiative was begun when the issue was raised to Vice Adm. DeWolfe Miller, head of Naval Air Forces, at the Female Aviator Career Training Symposium in 2018. Miller, he said, "was very keen on it." The Navy wants to find \$2 million more to complete the acquisition process. For now, Flanders said, the devices

and suits are being distributed at the request of individual squadrons. "The squeaky wheel gets the grease," he said. [Source: Military.com | Hope Hodge Seck | December 19, 2019 ++]

Navy LCS Program

Update 05: NDAA Limited Fleet to 35 Total



The U.S. Navy's future littoral combat ship USS Billings (LCS 15) launches sideways into the Menominee River in Marinette, Wisconsin,

The defense bill signed by President Donald Trump last week limits the Navy to 35 Littoral Combat Ships (LCS) in the fleet and bars funding for more. "None of the funds authorized" in the National Defense Authorization Act can be used to exceed "the total procurement quantity of 35 Littoral Combat Ships," Congress stipulated in the legislation. To get a 36th LCS, the under secretary of defense for acquisition would have to go before the Senate and House Armed Services Committees to argue that an additional LCS is in the vital national security interests of the U.S., according to the legislation. The action signals Congress' frustration with the LCS program's progress and an intention to switch focus to a new class of guided-missile frigates.

The limits on the LCS program are "necessary to maintain a full and open competition for the Guided Missile Frigate FFG(X) with a single source award in fiscal year 2020," the legislation states. The Navy initially intended to purchase 55 ships in the LCS class, but cut acquisitions to 32 in 2014 following cost overruns, questions about the ships' combat survivability and a range of maintenance problems that led to failures to deploy. Congress eventually added three more ships to the program, but has now focused its attention on the new guided-missile frigates under the National Defense Strategy, which calls for renewed focus on great power competition against China and Russia. "The LCS program has been controversial over the years due to past cost growth, design and construction issues with the first LCSs [and] concerns over the survivability of LCSs [i.e., their ability to withstand battle damage]," according to a Congressional Research Service (CRS) report last week.

In addition, the CRS report cites "concerns over whether LCSs are sufficiently armed and would be able to perform their stated missions effectively, and concerns over the development and testing of the modular mission packages for LCSs." The LCS was originally envisioned as a "relatively inexpensive Navy surface combatant that is to be equipped with modular 'plug-and-fight' mission packages, including unmanned vehicles (UVs)," the CRS report said. The LCS comes in two versions -- Lockheed Martin's monohull Freedom class, made at Marinette Marine in Marinette, Wisconsin, and the trimaran Austal USA Independence class, made in Mobile, Alabama. [Source: Military.com | Richard Sisk | December 23, 2019 ++]

Military Stalking

40% of Study Respondents Report Experiencing Incidents

A new study looking into the prevalence of stalking in the rank-and-file paints a grim picture of a military already fraught with questions that suggest a toxic culture. The report from the Journal of Interpersonal Violence, titled “An Examination of Stalking Experiences During Military Service Among Female and Male Veterans and Associations With PTSD and Depression,” analyzed responses by 1,733 veterans in an effort to understand not only the rate of stalking during military service, but the impact these experiences have on mental health. The Uniformed Code of Military Justice recently added stalking as a separate article, defined as “repeated proximity or verbal or written threats that place an individual in reasonable fear of death or bodily harm.”

Nearly 60 percent of female respondents reported experiencing an incident during military service that fell under the UCMJ’s definition, the study reported, a much higher number than previous studies that analyzed the same topic. These behaviors were most often exhibited in the form of unwanted messages, emails or phone calls. For males on active duty, the reported number was 35 percent, with the most common manifestation being an unannounced or uninvited visit from the offending party. Again, this number is significantly higher than previous studies.

Over the course of a lifetime, civilian women report stalking at a rate of 8 percent to 19 percent, the study found. That number for female veterans jumps to 35 percent. And while just 2 percent to 6 percent of male civilians experience these incidents over the lifespan, 15 percent of men who served in uniform reported encountering one or more episodes of the unwanted behavior. In all, nearly 40 percent of men and women reported experiencing incidents of stalking while serving in the military, the majority of which occurred when personnel occupied the ranks of E-1 to E-4. Evidence also exists that the rate of stalking while on active duty may be nearly double that which has been previously reported, the study claims.

Mistrust of leadership, among other factors, could certainly contribute to the delay in openly discussing what could be traumatic event. A 2011 survey of nearly 23,000 troops in the E-5 through O-6 ranks revealed 1 in 5 respondents viewed an immediate superior as toxic or unethical. This delay in disclosing information can result in diminishing support measures that could have otherwise been made available to help reduce long-term impacts, the authors claim. That outcome makes both female and male veterans who experience these incidents significantly more likely to endure post-traumatic stress disorder or depression, whether immediately after the incident or years after leaving the military.

The authors suggest these findings should result in more of a push to implement treatment and intervention procedures for victims of stalking during military service, especially when stalking is often an additional layer of trauma experienced by victims of sexual assault. Furthermore, the study concluded that the Department of Defense should develop post-traumatic stress and depression assessments that incorporate experiences of stalking alongside analyzations of combat or other traumatic experiences military personnel may encounter. [Source: MilitaryTimes | J.D. Simkins | December 20, 2019 ++]

Military Blast Exposure

Pentagon Directs Inclusion in Troop’s Medical Histories

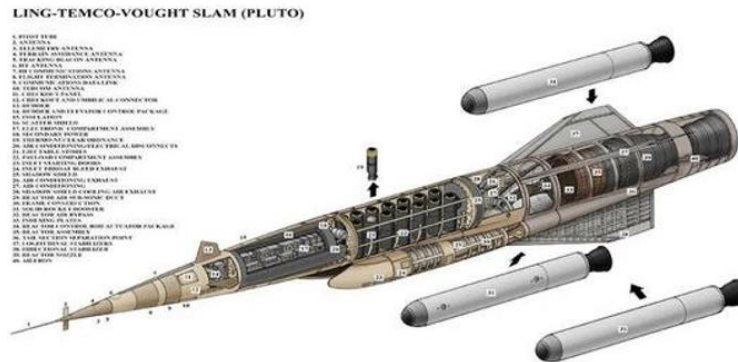
Congress has directed the Pentagon to document troops' blast exposures in combat and training and include the information in their medical histories to help determine whether they are eligible for treatment and service-connected benefits. According to language in the \$738 billion defense bill signed into law last Friday by President Donald Trump, the histories will also "inform future blast exposure risk mitigation efforts of the Department of Defense." The legislation also requires the DoD and service branches to report to Congress within a year on their progress compiling the histories.

According to a provision in the 2020 National Defense Authorization Act, the histories should include the date of the blast exposure and its duration. If possible, "the measured blast pressure experienced by the individual during such exposure" should also be included. The "covered incidents" to be part of the histories under the legislation refer to "a concussive event or injury that requires a military acute concussive evaluation by a skilled health care provider." Numerous reports and studies by the DoD, the Department of Veterans Affairs, the Centers for Disease Control and Prevention, and others have pointed to links between blast exposure and traumatic brain injury and post-traumatic stress.

According to the DoD, about 22% of all combat casualties from Iraq and Afghanistan involve brain injuries, compared with 12% of combat casualties in Vietnam. Traumatic brain injury (TBI), often labeled the "signature wound" of the Iraq and Afghanistan wars, can go undiagnosed in its milder forms and result in issues for returning service members ranging from "headaches, irritability, and sleep disorders to memory problems, slower thinking, and depression," according to the VA. "These symptoms often lead to long-term mental and physical health problems that impair veterans' employment and family relationships, and their reintegration into their communities," it added.

A VA study released last month stressed the need for long-term rehabilitation for chronic TBI symptoms. "It's new information that ongoing rehabilitation needs to exist in these chronic stages of TBI," Dr. Risa Nakase-Richardson, a clinical research neuropsychologist at the James A. Haley Veterans' Hospital in Tampa, Florida, said in the report. She explained that there is a common misperception among caregivers, providers and patients themselves that rehabilitation services for TBI are relevant only in the short term after the injury. [Source: Military.com | Richard Sisk | December 26, 2019 ++]

Military Proposed Weaponry Update 04: Project Pluto



If there was ever a contest for the biggest "f*ck you" weapon of the Cold War, the United States' Project Pluto is the top contender. The weapon was an unmanned ramjet loaded with nuclear weapons that, once launched, would fly around for as long as it could at supersonic speeds. This jet engine was special, though, because it was heated by a nuclear reactor, so that turned out to be a very, very long time. Once the nuclear drone bomber delivered its payload to targets, it would just fly around, dropping its nuclear waste on everyone it flew over. Potentially forever. The Pentagon scrapped the idea because there was no known defense and they didn't want the Soviets to develop a similar weapon and use it on the United States. [Source: We Are the Mighty | Blake Stilwell | October 3, 2019 ++]

Navy Terminology, Jargon & Slang

'Fantail' thru 'First Lieutenant'

Fantail – The aft-most weather deck on a ship, right above the stern.

Fart Sack – Sleeping bag. (common usage among ground forces of various countries). Can also refer to fitted mattress covers aboard ship.

Fast Attack - Refers to submarines whose primary missions are sea lane control, anti-shipping operations, anti-submarine warfare, and intelligence operations.

Fast Cruise – A training exercise whereby the ship simulates being underway while remaining tied to the pier. Generally the bow and all shore services are secured and the ship is on internal systems only.

FBM – Fleet Ballistic Missile submarine; an earlier term for a Ballistic Missile Submarine, i.e. BOOMER.

Feather – In an aircraft, to rotate the propeller blades of a stopped engine into the wind. This reduces the drag of the stopped propeller by a tremendous amount.

Feather Merchant – A lightweight, i.e. someone who doesn't hold up his end, or doesn't do his (or her) share of the work. An older term, circa WW II, not frequently seen now. Similar to CANDYASS.

FESTA - Fire Extinguishing System, Twin Agent. An installation which pairs an AFFF dispensing system with a PKP dispensing system. Often found in engineering spaces. An obsolete term; replaced with TAU (q.v.).

FFG – Guided Missile Frigate. Derisively, "Forever Fucking Gone."

Fiddlers Green – Sailor's heaven.

Field Day - To scrub or otherwise clean a ship's spaces. Usually ordered when the COB or the XO thinks morale is low.

FIFI – "Fuck It—Fly It." Spoken by the maintenance men when they can't find the solution to a gripe, in the hopes that it will fix itself (it never does).

Fig – Spoken form of the ship designation FFG (Guided Missile Frigate).

Fightertown – Miramar NAS, located near San Diego, California.

FIGMO - Fuck It, (I) Got My Orders. "Go away and don't bother me, I'm outta here." (no polite form)

Final Diameter – The diameter of a circle inscribed by a turning ship once it has stabilized in its turn. Smaller than the ship's TACTICAL DIAMETER.

Fire For Effect – A signal indicating that the correct spots have been applied and rounds are falling on target; the firing battery should begin rapid fire.

First Lieutenant - (1) (USN) Deck Division officer aboard ship, or officer responsible for general seamanship and deck evolutions. In a ship with a large deck department, especially where it is key to the ship's mission, such as a carrier or amphib, generally the deck department head. As used, it's an assignment, not a rank. (2) (RN) Executive Officer of a ship, if a Lieutenant Commander or below. (3) A commissioned officer's rank, O2, in the Marine Corps or USAF/USA. For an officer, one step up from the bottom, rankwise.

Note: 'RN' denotes Royal Navy usage. Similarly, RCN = Royal Canadian Navy, RAN = Royal Australian Navy, RM = Royal Marines, RNZN = Royal New Zealand Navy, UK = general usage in militaries of the former British Empire

[Source: <http://hazegray.org/faq/slang1.htm> | December 31, 2019 ++]



Operation Magic Carpet

Update 01: Undertaking to Get WWII Vets Home for the Holidays

After Japan's surrender in September of 1945, the U.S. military immediately began implementing a drill they had been planning for since the later stages of the war: Operation Magic Carpet. The operation was not military in nature per se, rather it was designed to rapidly return American and Allied soldiers back to their home countries. A follow-on mission called Operation Santa Clause was designed to rapidly demobilize the troops, discharge them, and get them home in time for the Christmas holiday. The task fell on the war shipping office to administer the plan. The end of World War II came abruptly for many, as a bloody ground campaign had been expected in Japan. The atomic bomb was, of course, a closely held secret up until it was used. But once the Imperial Japanese capitulated, Magic Carpet swung into gear with planning for the eventual demobilization having begun back in 1943.

The Navy authorized the use of combat ships to help ferry troops home and cargo ships became known as Liberty Ships as they were converted to also transport troops. In all, nearly eight million service members needed to return home. Each month, hundreds of thousands of service members landed back on American shores. Despite criticisms about who got shipped home first, Capt. Granville Conway of the war shipping office told the New York Times that the Army had done a "magnificent" job in bringing America's boys back home.

Upon arriving stateside, service members went to demobilization stations to receive their discharge papers and then had to continue their journey home from either the East Coast or West Coast. For many, this was a arduous journey due to traffic jams and train delays. Yet, these World War II veterans appear to have faced these obstacles with a smile on their face. They had survived the war and many but not all made it back home in time for Christmas. After missing a bus in Los Angeles, Pvt. Wilson Montgomery told the San Antonio Express that being back in the U.S. was, "the best Christmas present a man could have." At a discharge center in New York, Technical Sergeant Dennis Cox Jr. got off the phone with his wife and told a reporter, "I've just had a wonderful present. My wife tells me my kid firmly believes Santa Claus brought me home. Now I can have what I was dreaming about last Christmas. That kid's remark makes everything worthwhile." Operation Magic Carpet ran through October of 1946. [Source: ConnectingVets.com | Jack Murphy | December 17 2019 ++]

Aerial Combat Risks

Gunner Survives 18,000 feet Parachute-less Jump



Aerial combat, like naval combat, has many risks attached to it, many of which arise from the fact that the human beings involved in such battles are far removed from their natural element: land. Whether a few thousand miles out to sea, or a few thousand feet up in the air, when you're fighting so far out of your natural element, you risk death not only from your enemy's weaponry but also from the inherent danger of falling from the skies or into the unforgiving ocean. While we have invented means to mitigate these dangers, such as lifeboats and parachutes if these last resorts fail, death is usually a certainty. Indeed, plummeting to the earth without a parachute from 18,000 feet in the air is pretty much guaranteed to end only one way for the unfortunate person involved - but, as history has often taught us there are always exceptions to the rules, and one man who miraculously survived a parachute-less jump from his burning airplane was World War II RAF airman Nicholas Alkemade.

Nicholas Alkemade was born in 1922 in Norfolk, England, and was a gardener before signing up with the Royal Air Force when WWII broke out. He was trained as an air gunner, and after completing his training, he served as a tail gunner with RAF 115 Squadron. Alkemade was part of a crew that flew an Avro Lancaster MK II bomber, which was capable of carrying the largest bombs used by the RAF during the Second World War. These bombers often flew night missions, and, as such, the bomber that Alkemade's crew manned was christened Werewolf. Alkemade flew fourteen successful missions with the crew of Werewolf, and on the night of March 24, 1944, they were part of a bombing raid targeting Berlin. They successfully delivered their payload, but on the return journey, heavy winds took them off course. They ended up flying over the Ruhr region, which had a high concentration of anti-aircraft defenses.

Werewolf was attacked from below by a German night-fighter aircraft, and the resulting damage tore up Werewolf's wing and fuselage and set the plane on fire. It was obvious that Werewolf was beyond salvation, and the pilot ordered the crew to grab their parachutes in preparation for an emergency exit from the burning aircraft. Alkemade, alone in his turret at the back of the plane, was already being scorched by the flames, with his rubber oxygen mask beginning to melt on his face, and his arms seared by the fire. Scrambling for his parachute in a panic, he was hit with a moment of pure dread when he finally located it - for his parachute, like everything else around him, was on fire.

Faced with a terrible choice - that of burning to death or falling to his death, Alkemade chose the latter option. Better to suffer the brief terror of the fall and have a swift, merciful end than suffer through the torment of fire. He jumped from the burning plane without his parachute, and, falling at almost 120mph and looking up at the starry sky and the burning airplane from which he had just jumped, he lost consciousness. Amazingly he woke up three hours later, lying in deep snow in a pine forest. It seemed that the flexible young pines had slowed his descent enough that the snow was able to cushion his fall. He had not broken any bones but had managed to sprain his knee after his 18,000-foot fall from the sky. In addition, he had suffered burn wounds from the fire and had pieces of perspex from his flak-shattered screen embedded in his skin.

While he had survived the fall, surviving the rest of the night was not a guarantee. His knee was in too much pain for him to walk, and the cold was beginning to take its toll. He began blowing his distress whistle, which eventually attracted the attention of some German civilians. He was taken to Meschede Hospital where his wounds were treated, and when he was well enough to talk, he was interviewed several times by the Gestapo. He told them his story, but they refused to believe that he could have survived such a fall without a parachute. They insisted that he had buried his parachute somewhere and that he was a spy - but when they sent men to investigate the landing site, as well as the wreckage of Werewolf, they were amazed to find that the remains of Alkemade's parachute were indeed still in the wreckage of the plane.

Alkemade then became something of a celebrity and met a number of Luftwaffe officers who wanted to hear about his miraculous jump. However, this did not earn him any special treatment, and like any other captured Allied airman, he was sent to the notorious prison camp Stalag Luft III. Alkemade's luck remained with him, though. When the camp's 10,000 inmates were forced to trek hundreds of miles across northern Germany, through a blizzard, with temperatures dropping as low as -22 degrees C, he survived and was eventually liberated. After the war, Alkemade worked in the chemical industry in the UK and lived to the age of 64. He passed away in June 1987. [Source: Together We Served | December 2019 ++]

Remember Museum 39-45

'It IS not to forget them'

As a schoolboy three quarters of a century ago, Marcel Schmetz regularly would see open trucks rumble past to a makeshift American cemetery — filled with bodies, some headless, some limbless, blood seeping from the vehicles onto the roads that the U.S. soldiers had given their lives to liberate. Sometimes, Schmetz said, there were more than 200 bodies per day, casualties of one of the bloodiest and most important battles in World War II — The Battle of the Bulge, which started 75 years ago on 16 DEC and effectively sealed the defeat of Nazi Germany. “It gave me nightmares,” Schmetz said. It also gave the 11-year-old the resolve that one day, he would give something back. “I had to do something,” he said.

Fast forward to 2019, when memories are fading and relations between Europe and the U.S. are deteriorating. There is a rambling house and converted warehouse in the bucolic, verdant hills that once were among the worst killing grounds of World War II. Zoom in to the living room table, where Marcel, now 86, sits with his wife, Mathilde, and one of the many WWII veterans who have shared coffee and cake — and often a nip of something stronger — with them, telling stories that span generations. “Well, I don’t share them very often,” said Arthur Jacobson, who was just 20 when he fought in the Battle of the Bulge. “Once in a while, somebody is interested and I tell them a little bit.” In Marcel and Mathilde’s home, which also serves as the Remember Museum 39-45, “a little bit” doesn’t count. Soon the former bazooka operator was sharing stories of friends lost, ties gained, all between a chuckle and a moist eye.

For M&M, as the couple are known to fans from across the U.S., remembering has become a mission in life because memory brings understanding and friendship. They are not alone. From the shores of Normandy, where the allies first landed on D-Day, to the forests deep in the Belgian Ardennes, there remains a deep appreciation for what the soldiers did. Yet those people live on the scar tissue of war, where battlefields, memorials and cemeteries lie just a few miles away. That memory fades quickly the more one moves from the old front lines to European cities, where peace and prosperity have reigned for the best part of a century. The voices of the last witnesses of the war’s fighting, mostly in their 90s now, are also becoming frailer by the day.



Mathilde Schmetz takes U.S. Battle of the Bulge veteran Arthur Jacobson, left, through the Remember Museum 39-45 in Thimister-Clermont, Belgium, on Dec. 10, 2019.

And with the growing questioning of trans-Atlantic ties and trust, the challenge to keep those bonds across the ocean intact has increased. It makes Marcel and Mathilde’s mission to connect all the more vital. “Whoever is your president, whoever runs the show, the boys who were on the front lines, who still go out and fight for our freedoms, they need to know we appreciate them,” Mathilde said.

Lt. Col. Jim Moretti of the 171st Air Refueling Wing knows it well, and whenever he is in Germany on a mission, he always makes the pilgrimage to see Marcel and Mathilde just across the border. The first time, he thought to spend perhaps half an hour in their small museum. Then he found out that the hardware sinks into insignificance compared with the software of the place — the stories that are linked to every item on display. “We ended up being there for 3, 4, 5 hours,” he said. Mathilde connects a face in a photograph to a veteran she met years ago and still remembers the

story that makes it all relevant to the families of the fallen. “It gives me goosebumps. It’s sobering, humbling,” Moretti said. It became even better when he was able to be part of such a story himself.

Soft-spoken local policeman Serge Fafchamps had something troubling him for a while. Through his family, he obtained a fist-sized Bible that had been left behind by Pvt. Millard Weekley in a local hotel during the war, likely in the rush to reach the front line. Like so many locals, Fafchamps is strongly aware of the sacrifices U.S. soldiers made during World War II and wanted to make a gesture, however small, to show that in the 21st century it was not forgotten. “It was, I think, the smallest of things; it was a friendly act that I hoped would deliver some happiness to the family,” he said. Even though he got close to finding the family, there was still a missing link, and he long thought he had reached a dead end. Then, by chance, he learned of Marcel and Mathilde. Soon, they were on the case.

“I began to make these searches with the help of American friends,” Mathilde said. “Then, finally, someone found the daughter,” Paula Ferrell. But they still needed someone to deliver the Bible in person. So in walked Lt. Col Moretti, who saw, as luck would have it, that Ferrell lived close to his air base in Coraopolis, Pa. “Of all the places in the U.S., this could not be true,” Moretti said. And one Sunday on the base, Ferrell and her family were handed the Bible. “It was an amazing idea. I am so thankful for that,” Ferrell said of Fafchamps’ kindness. Now the Bible sits on a night table next to her bed, the handwriting on the opening page a palpable memory of a father who always was taciturn when it came to war stories and memories. “He never talked about it. He was a man of few words,” she said. A new bond had been forged across the ocean. “If he was here, I’d give him a hug,” she said of Fafchamps.

The policeman, himself, said it gave him “a sense of mission accomplished.” ‘It is not to forget them’ The mission though, is getting tougher by the day. Perhaps the best part of the museum is a “Red Ball Express” army supply truck, on which countless veterans have written their names. Ever more, though, the owners of the white-painted signatures are dying off. Just this week, Mathilde opened a letter informing her of yet another death. Marcel, ever the optimist, is looking to a new generation of U.S. troops, service members like Moretti, to carry on the torch. “When I look at the young soldiers who are on U.S. bases in Germany,” he said, “it always reminds me of the arrival of the Americans in 1944,” who had come to liberate him and his family. “It is not to forget them. It is not to forget them, no?” [Source: Associated Press | Raf Casert | December 15, 2019 ++]

Battle of Heligoland Bight

Amongst the Most Important Actions of the Entire WWII

The Battle of the Heligoland Bight was the first "named" air battle of the Second World War, which began the longest air campaign of the war, the Defense of the Reich. On 3 September 1939, the United Kingdom declared war on Nazi Germany after the German invasion of Poland, which started the European War. The British did not assist Poland by land or sea but RAF Bomber Command flew several missions against German targets. A number of these air raids were directed at Kriegsmarine (German Navy) warships in German ports to prevent their use in the Battle of the Atlantic. With the front lines static between September 1939 and May 1940, a period known as the "Phoney War" set in, with little fighting on land or in the air.

At sea, German U-boat forces were taking a considerable toll on Allied shipping. The Air Ministry decided to launch an attack on German surface ships to prevent them supporting the U-boats in the North Atlantic. On 18 December 1939, a force of three RAF bomber squadrons was sent to engage German ships in the Heligoland Bight and sink or damage as many as possible. Originally 24 Vickers Wellingtons took off. Two turned back owing to engine trouble before reaching German airspace. The German reaction was slow, but eventually they scrambled fighter aircraft to intercept. Just over 120 aircraft, 80–100 German and 22 British, were involved but only 44 German fighters made contact with the British bombers.

The Germans inflicted more damage on the RAF than the Luftwaffe received but the battle's influence on both sides' strategy was profound. The battle led the RAF to abandon daylight missions in favor of night bombing as daytime casualties were too high. In the build-up to the war, the RAF had adopted the mantra that "the bomber will always get through" but in daylight the Heligoland battle had shown this was not the case and it forced a reappraisal of bombing operations. The failure of the raid led the Luftwaffe to believe its base in Germany proper was invulnerable to enemy attack. This belief was reinforced with the success of the Wehrmacht in 1939–1941, which meant that opposing air forces were pushed too far away for effective bombing attacks on the German homeland.

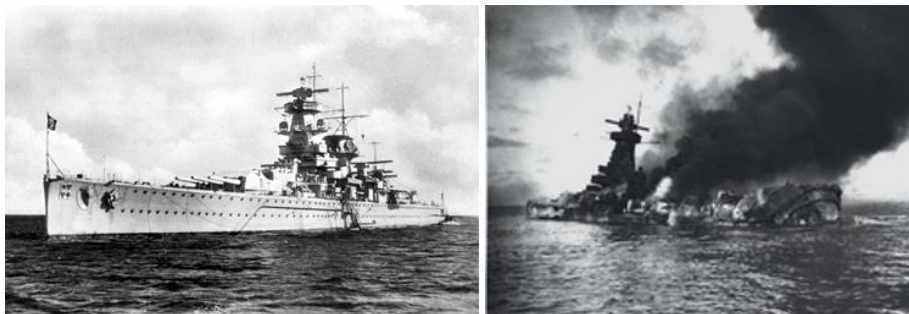
The Germans' neglecting their day fighter force had serious strategic consequences in later years. By the time the Luftwaffe High Command had begun organizing an air defense to combat the United States Army Air Forces (USAAF) strategic bombing campaign, they were already engaged in a war of attrition for which they were not prepared. This oversight was one of the contributing factors in the defeat of the Luftwaffe in the Defense of the Reich campaign. The Battle of the Heligoland Bight was later described as "amongst the most important actions of the entire war". [Source: https://en.wikipedia.org/wiki/Battle_of_the_Heligoland_Bight_%281939%29 | December 2019 ++]

Admiral Graf Spee Scuttled

18 December 1939

As a result of battle damage and casualties, the Captain Hans Langsdorff of the Admiral Graf Spee decided to put into Montevideo, where repairs could be effected and the wounded men could be evacuated from the ship. Admiral Graf Spee had been hit approximately 70 times; 36 men were killed and 60 more were wounded, including Langsdorff, who had been wounded twice by splinters while standing on the open bridge. Most of the hits scored by the British cruisers during the Battle of the River Plate caused only minor structural and superficial damage but the oil purification plant, which was required to prepare the diesel fuel for the engines, was destroyed. Her desalination plant and galley were also destroyed, which would have increased the difficulty of a return to Germany. A hit in the bow would also have negatively affected her seaworthiness in the heavy seas of the North Atlantic. Admiral Graf Spee had fired much of her ammunition in the engagement with the British cruisers.

After arriving in port, the wounded crewmen were taken to local hospitals and the dead were buried with full military honors. Captive Allied seamen still aboard the ship were released. Repairs necessary to make the ship seaworthy were expected to take up to two weeks. British naval intelligence worked to convince Langsdorff that vastly superior forces were concentrating to destroy his ship, if he attempted to break out of the harbor. The Admiralty broadcast a series of signals, on frequencies known to be intercepted by German intelligence. The closest heavy units—the carrier Ark Royal and battlecruiser Renown—were some 2,500 nmi (2,900 mi) away, much too far to intervene in the situation. Believing the British reports, Langsdorff discussed his options with commanders in Berlin. These were either to break out and seek refuge in Buenos Aires, where the Argentine government would intern the ship, or to scuttle the ship in the Plate estuary.



Admiral Graf Spee in 1936 and on 18 DEC 1939

Langsdorff was unwilling to risk the lives of his crew, so he decided to scuttle the ship. He knew that although Uruguay was neutral, the government was on friendly terms with Britain and if he allowed his ship to be interned, the Uruguayan Navy would allow British intelligence officers access to the ship. Under Article 17 of the Hague Convention of 1907, neutrality restrictions limited Admiral Graf Spee to a period of 72 hours for repairs in Montevideo, before she would be interned for the duration of the war. On 17 December 1939, Langsdorff ordered the destruction of all important equipment aboard the ship. The ship's remaining ammunition supply was dispersed throughout the ship, in preparation for scuttling. On 18 December, the ship, with only Langsdorff and 40 other men aboard, moved into the outer roadstead to be scuttled. A crowd of 20,000 watched as the scuttling charges were set; the crew was taken off by an Argentine tug and the ship was scuttled at 20:55. The multiple explosions from the munitions sent jets of flame high into the air and created a large cloud of smoke that obscured the ship which burned in the shallow water for the next two days.

On 20 December, in his room in a Buenos Aires hotel, Langsdorff shot himself in full dress uniform while lying on the ship's battle ensign. In late January 1940, the neutral American cruiser USS Helena arrived in Montevideo and the crew was permitted to visit the wreck of Admiral Graf Spee. The Americans met the German crewmen, who were still in Montevideo. In the aftermath of the scuttling, the ship's crew were taken to Argentina, where they were interned for the remainder of the war.

The wreck was partially broken up in situ in 1942–1943, though parts of the ship are still visible; the wreck lies at a depth of only 36 ft. The salvage rights were purchased from the German Government by the British, for £14,000, using a Montevideo engineering company as a front. The British had been surprised by the accuracy of the gunnery and expected to find a radar range finder, which they did. They used the knowledge thus acquired to try to develop countermeasures, under the leadership of Fred Hoyle at the British radar project. The Admiralty complained about the large sum paid for the salvage rights.

In February 2004, a salvage team began work raising the wreck of Admiral Graf Spee. The operation was in part being funded by the government of Uruguay, in part by the private sector as the wreck was a hazard to navigation. The first major section—a 27 metric tons gunnery range-finding telemeter—was raised on 25 February. On 10 February 2006, the 2 meter, 400 kg eagle and swastika crest of Admiral Graf Spee was recovered from the stern of the ship; it was stored in a Uruguayan naval warehouse following German complaints about exhibiting "Nazi paraphernalia". [Source: https://en.wikipedia.org/wiki/German_cruiser_Admiral_Graf_Spee | December 2019 ++]

Battle of the Bulge

Update 01: Army Platoon's 'Last-Ditch Stand'

Allied forces were closing in on Berlin, and village by village, forces were rolling across formerly German-held territories. Many Americans thought that World War II, at least in Europe, was nearly at its end. Some troops had spent the previous years fighting across North Africa and into southern Europe while their fellow soldiers later stormed the beaches at Normandy. On Dec. 16, 1944, two squads of soldiers with the Intelligence and Reconnaissance Platoon of the 394th Infantry Regiment of the 99th Division spotted a large German advance one town over. Their communications had been cut off from the higher headquarters and they had no fires support. An artillery barrage that lasted nearly two hours pounded their position, along a ridge and tree line near the village of Lanzerath, Belgium.

But the 18 soldiers, being led by 20-year-old Lt. Lyle J. Bouck Jr., had their orders, "hold at all costs." Being outmatched, alone and without support is not a common position for U.S. troops, nor has it been for more than half a century. But it is a scenario that some fear could become a real feature of future combat. In recent years, Army leadership has hammered away at the need for their forces to prepare for large-scale combat operations against a peer adversary. Those peers likely being either Russian or Chinese military units. From Chairman of the Joint Chiefs of

Staff Gen. Mark Milley on down, commanders envision distributed units fighting alone, sometimes with degraded communications and even without support. The Marines are making the same case for how they will transform the heavy force that's grown used to fighting drawn out counterinsurgency wars against guerilla-style tactical foes.



U.S. Army engineers emerge from the woods and move out of defensive positions after fighting in the vicinity of Bastogne, Belgium, during the Battle of the Bulge.

The Battle of the Bulge, in which a surprise attack by German forces put the Allies on their heels following a year's worth of advances, was the largest-scale battle in the largest-scale war that the United States has ever faced. The men of I&R Platoon, 394th Infantry Regiment, 99th Division were the most decorated platoon of that battle and the entire war. Wave after wave of German paratroopers charged the ridge line and the 18 soldiers of Bouck's platoon mowed them down with brutal efficiency. They planned to fight to the last bullet, buying their brothers time. That's because, though they were outnumbered 15-to-1 by the elite German paratroopers, an even more menacing force was pulling up behind them – the 1st SS Panzer Division, which was the leading edge of the northern attack of the German 6th Panzer Army.

Nearly four decades later, Bouck would tell The New York Times about the fight. "We were frightened and we were tired and it was like a hellish nightmare," Bouck told the Times in 1981. "It seemed it would never end. We couldn't get any help. It seemed like it was all hopeless." Though they wouldn't realize the significance of their stalling fight for decades, the two squads delayed that force for more than a day, inflicting more than 200 casualties, said Alex Kershaw, author of "The Longest Winter," a book about the Bulge that chronicles the platoon's heroic stand. Kershaw spoke 16 DEC at the Army and Navy Club as part of a series of events to mark the rolling 75th anniversaries of key battles and events of the war, held by the nonprofit Friends of the National World War II Memorial.

Over the course of the six-week battle, 10,733 Allied troops were dead, 42,316 wounded and 22,636 missing in action, according to an Army statement. Retired Army Col. Frank Cohn, 94, was a private during the battle and serving as a German translator with a small team when fighting broke out. Speaking at the Monday event, Cohn explained how he and his family had fled Germany in 1938 when he was only 13. He was later drafted into the Army. He recalled the confusion of the fight, the lack of communications and how he with three other soldiers got lost and turned around while searching towns for German POWs to interrogate. The foursome was mistaken for a group of Germans who'd infiltrated Allied lines in U.S. uniforms and held at gunpoint for hours. "The big deal was nobody knew what was going on," Cohn said. But what prevailed, he said, was the small unit leaders.

"It all goes back to the basics of the squad leader. The squad leader is key in any of these actions. Then it goes up to the platoon if they can find it. That's why we did better than the Germans. Because our squad leaders were better." On that first night, Bouck's plan was to fight to the last bullet and then withdraw his men into the forest. But late in the fighting, exhausted and outnumbered, the paratroopers managed to flank their foxholes, firing into the pit, wounding Bouck in the leg and striking his fellow soldier in the face, nearly killing him. He and his men were taken to a small café in Lanzerath that had become the de facto headquarters for the Germans as they rolled through the town.

Kershaw said that the Panzer division commander, Col. Joachim Peiper, came to the café, shouting at his immediate subordinate wanting to know what had delayed his advance for more than 12 hours. The subordinate told his commander that an entire American regiment had pinned down his advance. But, once Bouck and his men were taken prisoner and the German paratroopers searched the woods, they learned that less than a platoon had stopped them. One of the 18 died in the fighting, the remaining 17 were taken prisoner but freed months later.

John S.D. Eisenhower, son of President Dwight D. Eisenhower and commander of Allied forces in Europe during the war, credited the Lanzerath battle with blocking an assault that could have meant an early collapse of the U.S. position along the lines, transforming the Bulge into a breakthrough, according to the Times article and Kershaw's research. The unit would receive no real recognition of what the Army later called, a "courageous and almost last-ditch stand" that held up German forces in decisive hours as the Battle of the Bulge commenced. But, after petitioning Congress, the platoon was awarded four Distinguished Service Crosses, five Silver Star Medals and the remaining soldiers received Bronze Star Medals for their actions that day. [Source: ArmyTimes | Todd South | December 17, 2019 ++]

Cobra Helicopter

First Purpose-built Helo to Enter Military Service



Developed from the Huey transport helicopter, the Cobra was the first purpose-built helicopter gunship to enter military service. It was the mainstay of U.S. Army attack aviation from its combat debut in South Vietnam during 1967 until replaced by the AH-64 Apache in the 1980s and '90s. Versions of the Cobra continue to serve in the U.S. Marine Corps and the armed forces of many nations.

Pearl Harbor Remembrance

Survivor Relates His WWII Odyssey

In 1940, William P. Bonelli, 19, had no desire to join the military. The nation was not yet at war, but Bonelli, who followed the war news in Europe and Asia, said he knew deep inside that war was coming, and probably soon. Rather than wait for the war to start and get a draft notice, Bonelli decided to enlist in the Army to select a job he thought

he'd like: aviation. Although he wanted to be a fighter pilot, Bonelli said that instead, the Army Air Corps made him an aviation mechanic. After basic training, he was assigned to Hickam Air Force Base, Hawaii, where he arrived by boat in September 1940.



William Bonelli in Hawaii and present day

On Dec. 6, 1941, Bonelli and a buddy went to a recreational camping area on the west side of Oahu. That evening, he recalled seeing a black vehicle parked on the beach with four Japanese men inside. The vehicle had two long whip antennas mounted to the rear bumper. Bonelli said he thought it odd at the time. Later, he added, he felt certain that they were there to guide enemy planes to targets. Early Sunday morning, Dec. 7, Bonelli and his buddy drove back to the base. After passing Wheeler Army Airfield, which is next to Honolulu, they saw three small, single-engine aircraft flying very low. "I had never seen these aircraft before, so I said, jokingly to my friend, 'Those aren't our aircraft. I wonder whose they are? You know, we might be at war,'" he remembered.

A few minutes later as they were approaching Hickam, the bombing started. Since they were on an elevation, Bonelli said, they could see the planes bombing the military bases as well as Ford Island, where Navy ships were in flames, exploding and sinking. Bonelli and his buddy went to the supply room at Hickam to get rifles and ammunition. "I got in line," he said. "The line was slow-moving because the supply sergeant wanted rank, name and serial number. All the time, we were being strafed with concentrated bursts. "Several men were hit but there were no fatalities," he continued. The sergeant dispensed with signing and said, 'Come and get 'em.'" By 8:30 a.m., Bonelli had acquired a rifle, two belts of bullets and a handgun with several clips. He distinctly remembered firing at four Japanese Zero aircraft with his rifle and pistol, but there was no indication of a hit.

Bodies were everywhere, and a bulldozer was digging a trench close to the base hospital for the burial of body parts, he said. All of the hangars with aircraft inside were bombed, while the empty ones weren't, he said. "There is no doubt in my mind that the Japanese pilots had radio contact from the ground," he added. In 1942, Bonelli's squadron was relocated to Nadi, Fiji. There, he worked on B-17 Flying Fortress heavy bombers as a qualified engineer, crew chief and gunner. In 1943, Bonelli resubmitted his papers for flight school and was accepted, traveling back to the United States for training in Hobbs, New Mexico. He got orders to Foggia, Italy, in 1944 and became a squadron lead pilot in the 77rd Bomb Squadron, 463rd Bomb Group.

They flew the B-17s. Bonelli led his squadron in 30 sorties over Austria, Italy, Germany, Hungary and Czechoslovakia until April 1945, just before the war ended. The second sortie over Pilsen, Czechoslovakia, on Oct. 23, 1944, was the one he recalled as being the worst, with much of the cockpit blown apart and the rest of the aircraft shot up badly. For the next few days, Bonelli said, he felt shaken. The Germans on the ground were very proficient with the 88 mm anti-aircraft weapons, and they could easily pick off the U.S. bombers flying at 30,000 feet, he said. Normally, the squadrons would fly in a straight line for the bombing runs. Bonelli said he devised a strategy to deviate about 400 feet from the straight-line trajectory on the next sortie, 4 NOV over Regensburg, Germany. The tactic worked, he said, and the squadron sustained lighter damage. So he used that tactic on subsequent missions, and he said many lives of his squadron were undoubtedly saved because of it.

When the war ended, Bonelli had a change of heart and decided to stay in the Army Air Corps, which became the Air Force in 1947. He said he developed a love for flying and aviation mechanic work. He stayed in and retired after having served 20 years. He also realized his dream to become a fighter pilot, flying the F-84F Thunderstreak, a fighter-bomber, which, he said, was capable of carrying a small nuclear weapon. After retiring, Bonelli got a career with the Federal Aviation Administration, working in a variety of aviation specialties. Looking back over his military and civilian careers, he said he was blessed with doing jobs he loves, although there were, of course, some moments of anxiety when bullets were flying. He offered that a stint or career in the military can be a rewarding experience for ambitious young people. [Source: U.S. Dept. of Defense | David Vergun | December 19, 2019 ++]

Military History Anniversaries

01 thru 15 JAN

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 01 thru 15 JAN**”. [Source: This Day in History www.history.com/this-day-in-history | December 2019 ++]

MOH Awards

Update 16: Can be Earned for Multiple Acts over Time

The Medal of Honor is often given for one act of valor, but service members can also earn it for many acts over time. One of the more prominent names to have done that was World War II Marine Corps Gen. Alexander Vandegrift, whose command during the Guadalcanal campaign in the South Pacific led to a critical U.S. victory.



Vandegrift was born March 13, 1887, in Charlottesville, Virginia. He went to the University of Virginia before being commissioned into the Marine Corps as a second lieutenant in 1909. He didn't see combat during World War I, but he did serve overseas later in Cuba, Nicaragua, Mexico, Haiti and China. By 1942, when the U.S. had entered World War II, he had risen to the rank of major general. That summer, U.S. military leaders had learned that the Japanese were building an airfield on Guadalcanal, an obscure island in the Solomon Islands chain. It marked Japan's furthest advance toward the eastern half of the South Pacific, which was a great concern to the Allies. If Japan remained in control of the island, it could have imperiled vital U.S. supply lines to Australia and isolated that Allied nation.

So, Guadalcanal became the focus of the first major U.S. offensive against the Japanese. For six months, Marines, sailors and soldiers took part in Operation Watchtower. Marines accounted for the largest part of the fighting force. Vandegrift commanded the 1st Marine Division -- the only trained amphibious assault troops available in the Pacific at the time. On Aug. 7, 1942, U.S. naval forces fired on a surprised enemy, driving the Japanese away from the airfield

they were building and allowing Vandegrift's men an easy landing. U.S. Marines finished building the airfield and, on Aug. 20, the first Allied air units landed there. Over the next few months, Marines and U.S. soldiers held their position against repeated enemy attacks, despite low supplies, malnutrition and malaria. By November, the Allied land, air and sea assault had crushed the Japanese forces.

On Dec. 9, Vandegrift turned over command of the forces to Maj. Gen. Alexander M. Patch. With that, the 1st Marine Division was relieved. The Japanese remained on Guadalcanal for another two months, pretending to bring reinforcements when they were actually evacuating surviving troops, according to the U.S. Department of Education. But the damage was done. Japan officially surrendered the island on Feb. 8, 1943. The U.S. victory set the stage for the ultimate defeat of the Japanese Imperial Navy.

Vandegrift's tenacity, courage and resourcefulness were crucial in keeping his troops' spirits up during those months of fighting. For his inspiring leadership, he was given the Medal of Honor on Feb. 5, 1943, at a ceremony at the White House. Vandegrift is one of only three men to earn the Medal of Honor during the Guadalcanal campaign; Capt. Joe Foss and Gunnery Sgt. John Basilone also received it. Vandegrift was also the first Marine to earn both the Medal of Honor and the Navy Cross. In November 1943, Vandegrift commanded the 1st Marine Amphibious Corps in Bougainville, another battle in the Solomon Islands. When he returned in January 1944, he became the 18th Marine commandant. During that time, he rose to the rank of four-star general, making him the first four-star general to be commandant while still on active duty.

Vandegrift retired in 1948 after serving in the Marine Corps for nearly 40 years. In his retirement, he co-authored a book about his experiences during World War II. He died on May 8, 1973, in Bethesda, Maryland, after a long illness. He was buried in Arlington National Cemetery. The general's service to our nation continues to be honored. In 1982, the Navy frigate USS Vandegrift was named after him. The main street running through Camp Pendleton, California, also bears his name. [Source: www.defense.gov | Katie Lange December 9, 2019 ++]

WWII Bomber Nose Art

[45] Ruby's Raiders



Medal of Honor Citations

Leander Herron | Indian Wars



*The President of the United States takes pride in presenting the
MEDAL OF HONOR*

To

Leander HERRON

Rank and organization: Corporal, *Company A, 3rd U.S. Infantry U.S. Army*

Place and date: Near Fort Dodge, KS September 1868

Entered service: December 10, 1863 in New Boghton, Pa.

Born: December 29, 1846, Fallsington, Pa.

Citation

While detailed as mail courier from the fort, voluntarily went to the assistance of a party of 4 enlisted men, who were attacked by about 50 Indians at some distance from the fort and remained with them until the party was relieved.



Leander Herron was the son of George and Mary (Merrick) Herron. His father was a medical doctor in Philadelphia and practiced medicine before moving to Bucks County, Pennsylvania where he continued practicing his profession. Herron was only two years old when his mother died and he was placed in the care of his aunt. He attended the public schools of Fallsington until he moved to Hannahville, Canal Township, in Vanango County, Pennsylvania. From 1858 to 1862 Leander worked on a packet boat on the canal between Erie and Pittsburgh.

Civil War service

When Fort Sumter was attacked at the beginning of the American Civil War, Herron wanted to join the Union Army, but was rejected because he was only 14 at the time. Shortly before his 17th birthday, Herron enlisted in Company C, 83rd Pennsylvania Infantry in New Brighton, Pennsylvania. When he enlisted, he was 5 feet 1 inch tall and weighed slightly more than 100 pounds. He served with the 83rd Pennsylvania in the Siege of Petersburg and at Appomattox Court House. He was mustered out with his regiment on June 28, 1865, not long after General Lee surrendered to General Grant at Appomattox Courthouse in Virginia. The war had ended and Leander returned to Pennsylvania. For nearly two years he worked in the oil regions, drilling numerous wells in the neighborhood of Pitthold. He witnessed the rise and fall of mushroom oil towns. However, drilling wells proved too dull and monotonous, and he enlisted in the regular army Company A of the 3rd Infantry and was stationed at Fort Larned in Kansas.

In 1868 the Indians had become a constant threat to the whites. Their attacks became more violent and more frequent. The red man, made up of Kiowas, Comanches, Arapahoes, Cheyennes, Apaches, along with some dog soldiers, killed entire parties of migrants, tortured prisoners, and killed soldiers at every opportunity. It became so dangerous that stages between Kansas City and Santa Fe were discontinued. A Pony Express was established with many misgivings, but the mail had to go through, and for a while a group of courageous young men saw to it that it did. Leander Herron was one of them. He had a number of thrilling nighttime rides and a few hairbreadth escapes. There were others, young soldiers like himself who were picked and trained, and who, for a while, with only a fast horse and their courage, accomplished their mission. During this period the mail delivery reached the proportions and excitement of a bear hunt, and letter writing was not a fashionable pastime. Still, duty and business required at least occasional communications even though the cost was high.

Herron left Fort Larned on the evening of September 1, 1868 to deliver mail to Fort Dodge - about 75 miles away. En route, he passed a labor detail of four soldiers from Fort Dodge gathering wood for use at the fort. The following day, Leander was supposed to make the return trip. Corporal Patrick Boyle of the 7th Cavalry accompanied him. After traveling about 12 miles, they heard gunfire. The labor detail Herron encountered the night before was being attacked by Indians. With pistols drawn, Herron and Boyle rode directly through the attackers and reached the imperiled soldiers. Herron took charge and the six men fought from behind a wagon confronting about fifty Indians. Herron decided to send Boyle to Fort Dodge for re-enforcements. The five remaining soldiers fought off repeated assaults through the night. As the night passed, the supply of ammunition diminished and all the soldiers, other than Herron, were wounded. Finally, Boyle and the reinforcements from Fort Dodge arrived. The attackers fled and the labor detail was saved.

After being discharged from the Army in 1870, Herron settled in St. Paul, Nebraska. In 1897 he claimed to be in a series of famous photographs taken on May 21, 1864 of General Ulysses S. Grant and his staff at Massaponax Church in Hanover County, Virginia. On 11 November 1921, Herron served as one of the official mourners at the burial of the Unknown Soldier of World War I in Arlington National Cemetery. In the 1930s Herron made a recorded interview with Captain Eddie Rickenbacker, who was also a Medal of Honor recipient, for the Chevrolet Chronicles radio show. In the recording Herron recounts the actions for which he received the Medal of Honor. The recording is now available at the Fort Larned National Historic Site website <https://www.nps.gov/fols/learn/historyculture/corporal-leander-herron.htm/>

Corporal Leander Herron was 71 when he received his MOH award in 1919 – 51 years after his heroic actions. He was still strong of mind and body, and wore it with a pride that was shared by his fellow-Nebraskans this insignia of honor, which was reserved only for those who had distinguished themselves in performing the very bravest of acts. Leander Herron became the 328th American to be awarded this beautiful medal He was the first Nebraskan to receive the Medal of Honor. Corporal Leander Herron died on April 5, 1937 and is buried in the Elmwood Cemetery in St. Paul, Nebraska.

[Source: <http://www.cmohs.org/recipient-detail/2792/herring-rufus-g.php> | December 2019 ++]



Medicare Hospital Coverage

Update 04: Inpatient vs. Outpatient | If You Have It – Ask!!!

Did you know that even if you stay in a hospital overnight, you might still be considered an “outpatient?” Your hospital status (whether the hospital considers you an “inpatient” or “outpatient”) affects how much you pay for hospital services (like X-rays, drugs, and lab tests) and may also affect whether Medicare will cover care you get in a skilled nursing facility (SNF) following your hospital stay.

- You’re considered an inpatient starting when you’re formally admitted to a hospital with a doctor’s order. The day before you’re discharged is your last inpatient day.
- You’re an outpatient if you’re getting emergency department services, observation services, outpatient surgery, lab tests, X-rays, or any other hospital services, and the doctor hasn’t written an order to admit you to a hospital as an inpatient. In these cases, you’re an outpatient even if you spend the night at the hospital.

Note: Observation services are hospital outpatient services given to help the doctor decide if you need to be admitted as an inpatient or can be discharged. Observation services may be given in the emergency department or another area of the hospital. The decision for inpatient hospital admission is a complex medical decision based on your doctor’s judgment and your need for medically necessary hospital care. An inpatient admission is generally appropriate for payment under Medicare Part A when you’re expected to need 2 or more midnights of medically necessary hospital care, but your doctor must order this admission and the hospital must formally admit you for you to become an inpatient.

Read on to understand the differences in Original Medicare coverage for hospital inpatients and outpatients, and how these rules apply to some common situations. If you have a Medicare Advantage Plan (like an HMO or PPO), your costs and coverage may be different. Check with your plan.

What do you pay as an inpatient?

- *Medicare Part A* (Hospital Insurance) covers inpatient hospital services. Generally, this means you pay a one-time deductible for all of your hospital services for the first 60 days you’re in a hospital.
- *Medicare Part B* (Medical Insurance) covers most of your doctor services when you’re an inpatient. You pay 20% of the Medicare-approved amount for doctor services after paying the Part B deductible.

What do you pay as an outpatient?

- Part B covers outpatient hospital services. Generally, this means you pay a copayment for each outpatient hospital service. This amount may vary by service. Note: The copayment for a single outpatient hospital service can’t be more than the inpatient hospital deductible. However, your total copayment for all outpatient services may be more than the inpatient hospital deductible.
- Part B also covers most of your doctor services when you’re a hospital outpatient. You pay 20% of the Medicare-approved amount after you pay the Part B deductible.
- Generally, prescription and over-the-counter drugs you get in an outpatient setting (like an emergency department), sometimes called “self-administered drugs,” aren’t covered by Part B. Also, for safety reasons, many hospitals have policies that don’t allow patients to bring prescription or other drugs from home. If you

have Medicare prescription drug coverage (Part D), these drugs may be covered under certain circumstances. You'll likely need to pay out-of-pocket for these drugs and submit a claim to your drug plan for a refund. Call your drug plan for more information.

To learn more about the rules that determine whether someone's Medicare hospital status is observation or outpatient versus admission or inpatient, you might want to start by reviewing Medicare's "Are You a Hospital Inpatient or Outpatient?" handout (<https://www.medicare.gov/Pubs/pdf/11435-Are-You-an-Inpatient-or-Outpatient.pdf>). For more detailed information on how Medicare covers hospital services, including premiums, deductibles, and copayments, visit <https://www.medicare.gov>. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. [Source: MoneyTalksNews | Chris Kissell | December 29, 2019 ++]

Mammograms

Update 03: 3-D Screening under TRICARE Policy Change

After nearly a year's effort, a policy change effective Jan. 1, 2020, will allow digital breast tomosynthesis, or 3-D mammography, to be used to screen for breast cancer. While the procedure may not be offered at all military treatment facilities, the expanded benefit will be available as a screening and diagnostic tool for beneficiaries with TRICARE coverage. The procedure – known technically as digital breast tomosynthesis or DBT – will be offered to primarily women age 40 and older, and women age 30 and older who are considered high-risk for breast cancer. Practitioners can offer DBT to other patients should a diagnosis determine the presence of a risk factor

The procedure's three-dimensional images provide a more thorough means of detecting the disease – particularly in patients with dense breast tissue. The digital breast tomosynthesis technique is similar to that of a CT (computed tomography) scan. The source of the CT X-ray repeatedly sweeps over the breast at spaced intervals. The final imagery offers a cross section of "slices," or adjacent segments, of tissue. "Mammography is the gold standard in detecting breast cancer, and the DHA is pleased to bring this advanced form of imaging to our patients," said Dr. Paul Cordts, chief medical officer for the Defense Health Agency. "We know how important it is to our patients to have access to the latest technology to improve their health outcomes. Digital breast tomosynthesis allows for earlier detection and diagnosis of smaller cancers and, if discovered early, it opens up more options to treat it quickly while in a nascent stage, with improved outcomes and potentially less side effects."

According to Amber Butterfield of TRICARE's Medical Benefits Reimbursement office in Aurora, Colorado, the expanded benefit for breast cancer screenings is allowed through provisional coverage authorized by Assistant Secretary of Defense for Health Affairs Thomas McCaffrey. Provisional coverage is a special authority that allows extension of coverage for items that are undergoing evaluation or have beneficial effects not yet proven. Between 2016 and 2018, roughly 80,000 TRICARE beneficiaries were diagnosed with either malignant abnormal growths of the breast, called carcinomas, or pre-cancerous cells, called neoplasms. To address this, leaders at the DHA were determined to find a way to expand breast cancer screenings using the DBT technology, while adhering to congressional requirements as they pertain to provisional authority.

"By regulation, TRICARE follows guidelines from the U.S. Department of Health and Human Services for preventive services," Dr. James Black, medical director of the Clinical Support Division at DHA, said. "This includes the U.S. Preventive Services Task Force, which gives recommendations on provisional preventive services." Although the task force has yet to recommend DBT for cancer screening, the decision by DHA leadership to expand DBT to annual cancer screenings was made a year ago. Since the USPSTF does not currently recommend DBT as a more effective screening tool than 2-D mammography, the DHA had to find a way to offer coverage under current statutes that govern what health services TRICARE can provide beneficiaries.

Black cited the efforts of retired Navy Vice Adm. Raquel C. Bono, the former DHA director, along with subject-matter experts from the services, who provided guidance that led to the provisional adaptation of DBT coverage. Their focus included which commercial insurance carriers cover DBT and other coverage criteria. From there, DHA's medical benefits and reimbursement section put together a provisional coverage determination and submitted it to the office of the Assistant Secretary of Defense for Health Affairs – who, by law, is the approval authority for any such changes. The coverage determination was approved in September and coverage will begin Jan. 1, 2020.

Although the task force has yet to recommend 3-D breast DBT for cancer screening, DHA leadership is confident that within the five years DBT has been approved on provisional authority, the USPTF will obtain enough research to reach a firm recommendation. Beneficiaries who have questions about DBT services offered in locations convenient to them should contact their TRICARE provider or regional customer service call center. [Source: Health.mil | December 19, 2019 ++]

Cancer | Bile Duct

Update 01: Call for VA Study to Focus on Cancer Linked to Parasite



Standing alongside Long Island veterans with cancer, Sen. Chuck Schumer demanded 20 DEC that their specific cancer be included in an upcoming Department of Veterans Affairs study into toxic and environmental exposures during military service. The three veterans, who served in Vietnam, said they were exposed to a waterborne parasite common in that area called liver fluke and later developed cancer of the bile duct. Schumer (D-N.Y.) noted that the VA is preparing to launch a major study on the potential link between toxic and environmental exposures and the development of cancer. The VA has yet to decide on the focus and scope of the study, he said, and Schumer wants to make sure the agency delves into this cancer, called cholangiocarcinoma.

"We're going to fight until we see those who were exposed to liver fluke in Vietnam and other places get their due from the veterans administration," Schumer said during a news conference at the Long Island State Veterans Home in Stony Brook. The senator pointed to a small study in 2017 by the Northport VA that determined a link between exposure to the liver fluke by those serving during the Vietnam War, and the development of the rare bile-duct cancer. Of the 50 area Vietnam combat veterans tested, one in four had once harbored infestations of the liver fluke parasite. A VA spokeswoman said 20 DEC that the Northport study would not be used in any future VA studies.

"The lab test used in the Northport VA Medical Center pilot study has inherent flaws with likely sensitivity to parasitic worms other than the liver fluke, no usage of a control group, and it is unclear how many who tested positive were actually exposed," said spokeswoman Christina Mandreucci in an email. Schumer, for his part, said the Long Island study has much value and the data could help with a larger study. "An association might exist between bile duct cancer and parasites known to live in the Vietnam region during the Vietnam War, and maybe the Long Island data propels the national data," Schumer said. Schumer said numerous Vietnam vets across the country have developed the

bile-duct cancer due to the parasite, which remains dormant for decades. Once symptoms occur, it is often too late, he said.

Vietnam vet Gerry Wiggins, 71, of Port Jefferson Station, participated in the Northport VA study. Two years ago, he said he had two cysts removed from his bile duct. "I have a time bomb in me ready to go off," Wiggins said. "We put our hands up 50 years ago to fight for this country ... but 50 years later I'm told I have a disease they can do nothing for." The senator was also joined by the family of Jerry Chiano, a Vietnam veteran from Valley Stream who died of the bile duct cancer in 2017. He had battled to raise awareness about the cancer and the waterborne parasite. His daughter, Genine Chiano of Lindenhurst, said the family is carrying on their father's advocacy for this issue. "In my dad's honor, we have all worked very hard living the legacy, living his passion for advocacy for this particular disease," said Chiano, 48. [Source: Newsday | Craig Schneider | December 20, 2019 ++]

Epilepsy

Update 01: What to Do if Someone Has an Epileptic Seizure

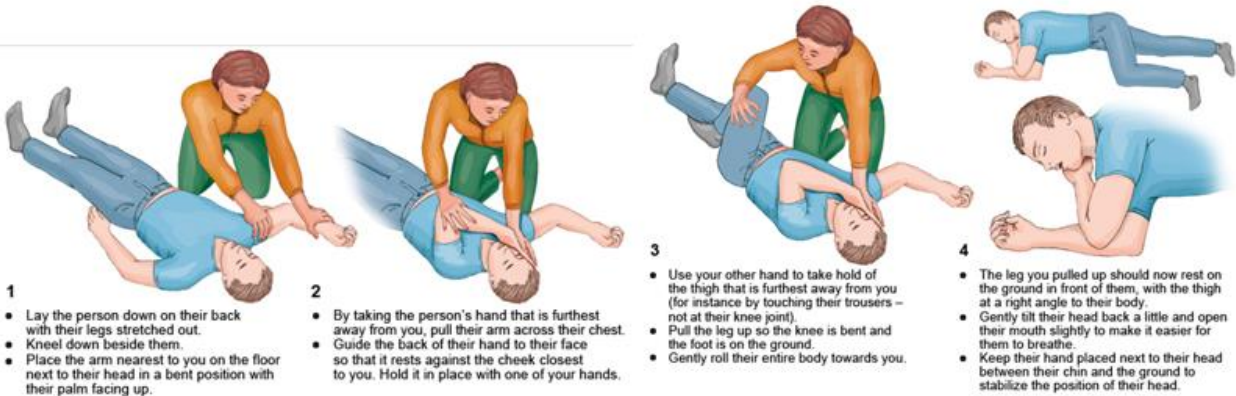
Most people aren't sure how to react if someone has an epileptic seizure. It's quite straightforward, though. Just a few rules can help. There are different types of epileptic seizures. The best reaction will depend on the type and severity of the seizure, as well as the general situation. The main thing is to stay calm and protect the person having the seizure from harm. Most seizures aren't dangerous and pass within a few minutes. However, some affect awareness:

- Some only cause people to be mentally absent ("zone out") for a short time, or only cause muscles to twitch. These kinds of minor seizures are usually not dangerous. But people who have them are often unsettled or frightened afterwards, and they may feel unwell. So it can be important to comfort them and make them feel safe.
- Some have a major effect on awareness, and the person may then show especially unusual behavior. They might seem confused or lost. Then it's important to keep them from doing something dangerous like running out into the street. If possible, you should calmly try to lead them out of the situation without the use of unnecessary force. Panicking and treating the person roughly may provoke an unexpected response. It is better to provide support and let them know you are there for them. Just "being there" can be helpful. This is also important while they are recovering from a seizure.

If someone has a major seizure – in other words, if their whole body shakes, they fall down and lose consciousness – you can help by doing the following:

- *Prevent injury:* It is especially important to prevent injury to their head. For instance, you could put a jacket or pillow under their head and move any dangerous objects out of the way. During the seizure, the person should under no circumstances be held or pushed against the ground. You should allow the seizure to run its course as much as possible.
- *Keep their airways free:* Loosen any tight clothing around the person's neck. The person having the seizure may bite their [tongue](#). But you should still not open their mouth during the seizure or put anything between their teeth. It is important to check that their airways are clear after the seizure.
- *Stay there:* Don't leave the person alone, even to get help, unless it's absolutely necessary because the seizure goes on for too long.
- *Watch the time to see how long the seizure lasts:* Seizures usually start suddenly and are over after one or two minutes. They rarely last longer than five minutes. If the seizure does, then it's an emergency and you need to call the emergency services (112 in Germany and most other European countries, 911 in the U.S.) for help.
- *After the seizure, stay and help:* A person who has just had a seizure may need some time to recover from it. They may want something or need help figuring out where they are and what happened. Some people get very tired and would like to sleep right away. It's best to put them into the recovery position. It's also important to

be sensitive to embarrassing situations and, for instance, keep people from forming a crowd if the seizure happens in public. The person might accidentally urinate (wet themselves) during the seizure. If that happens, you can cover them with a coat or blanket to avoid embarrassment and keep them warm.



When do you need to call the emergency services?

You don't always have to call an ambulance when someone has a major seizure: If it's over quickly and the person comes around ("wakes up" again) soon after, you can talk to them about whether or not to call. It is only necessary in the following situations:

- The seizure lasts longer than five minutes.
- The person has several seizures in a row.
- The person has breathing difficulties.
- They have injuries.
- You know that it's their first seizure.
- The person doesn't "wake up."

Some people with epilepsy always have emergency medication on them. If they have a seizure that lasts longer than five minutes, people who are with them can then give them the medication to stop the seizure. Tablets can be put inside their cheek, and creams can be squeezed into their bottom through a thin tube. If you call an ambulance, the emergency responder can inject the medication into a vein. It may be helpful to take note of exactly what happened during the seizure. Careful observations can help doctors later on when they're making a [diagnosis](https://www.informedhealth.org/what-to-do-if-someone-has-an-epileptic-seizure.2587.en.html?part=behandlung-fz). But many people who have epilepsy recover fully within just a few minutes of having seizures. They can return to work or school activities without any medical attention. [Source: <https://www.informedhealth.org/what-to-do-if-someone-has-an-epileptic-seizure.2587.en.html?part=behandlung-fz> | December 2019 ++]

Diarrhea

Update 01: 3+ Very Loose or Liquid Bowel Movements within 24 Hours

Most people will know what it's like to have diarrhea which typically goes away on its own after a few days. It is very common: In Germany, for instance, adults get it once a year on average, and it is even more common in children. It is usually caused by viruses, the most common of which are the highly contagious norovirus and rotavirus. Infectious diarrhea can also come from bacteria such as Salmonella or Campylobacter. In normal cases of diarrhea, you can usually just replace the fluids you lose and wait until the infection goes away. But more severe or longer lasting diarrhea needs to be treated because it can lead to the loss of dangerously high levels of fluid and salt, especially in young children and older people.

Symptoms

The infection often starts suddenly with projectile vomiting or severe diarrhea. It is considered to be diarrhea if you have more than three very loose or liquid bowel movements within 24 hours. People who have diarrhea often have stomach ache, cramps and bloating too. Diarrhea and nausea are sometimes also accompanied by fever, headache and joint pain. Dizziness and feeling faint could be signs that your body has lost too much liquid and salts (electrolytes). If that happens, immediate medical attention is needed. Other reasons to seek medical help for diarrhea include:

- No improvement after 48 hours
- High fever
- Blood in your poo (it has red blood in it or is black)
- Mucous coating on the poo
- Severe pain

Causes and risk factors

Diarrhea can have a number of different causes. The most common is an infection arising from the very contagious noroviruses and rotaviruses, which most often affect children and older people. Bacterial diarrhea is usually caused by *Campylobacter* or *Salmonella* bacteria. When you travel to places with poor sanitary conditions, infections with *Shigella*, certain *E. coli* bacteria and parasites can cause diarrhea too. Diarrhea can also have other causes besides infections, including the following:

- Food you aren't used to (for example while traveling abroad)
- Food intolerances like gluten or lactose intolerance
- Irritable bowel syndrome (IBS, also called "spastic colon")
- Chronic inflammatory bowel diseases like Crohn's disease or ulcerative colitis
- Side effects of medication: Antibiotics in particular sometimes cause diarrhea because they also attack normal gut flora.

Acute diarrhea is usually over within a few days or a week. Diarrhea that lasts for more than two weeks is considered to be persistent diarrhea. Acute diarrhea is usually harmless. But it's important to seek medical advice if you have severe, watery diarrhea or frequent vomiting with major loss of fluids, in order to prevent circulatory collapse. This is especially true for babies and toddlers, people with weakened immune systems, and older people. Because older people often feel less thirsty, and may not drink enough as a result, they are at greater risk of dehydration (not having enough fluids in the body). The following could be signs of dehydration:

- Worsening general health.
- Sunken eyes, cheeks or face.
- Faster breathing or higher pulse than normal.
- Less elastic skin: When you pinch some of the skin on the arm or belly and let go, it doesn't immediately bounce back to its original position. Instead, a small visible skin fold remains.
- Extreme thirst, lightheadedness, dark-colored pee or lack of urge to pee, as well as dry eyes or lips, or a dry tongue.
- Older people may sometimes have chest pain or muscle cramps too.

Treatment

You lose fluids and electrolytes when you have diarrhea, so it's important to replace them. For acute diarrhea you usually just need something like tea with sugar and some salted crackers. Foods that are gentle on the stomach are recommended too, such as rice, bananas or rusk bread. Some people also avoid coffee, fruit juices, sweet fizzy drinks, alcohol and fatty foods so they don't irritate their bowel even more. Acute diarrhea doesn't require special treatment in teenagers and adults. But it's a good idea for young children and older people, as well as people with more severe diarrhea, to replace fluids and electrolytes by using oral rehydration salts (electrolyte/glucose solutions) from the pharmacy or drugstore. These are powders containing salts, minerals and glucose that can be dissolved in water. If these solutions aren't available (for instance, while traveling), the following ingredients can be stirred into one liter of bottled or boiled water:

- 4 teaspoons of sugar,
- ¾ teaspoon of table salt and
- One glass of packaged orange juice.

In addition to drinking fluids and using other treatments, foods or dietary supplements that have probiotic microorganisms (probiotics) in them can help to make the diarrhea go away faster. Probiotic products have special microorganisms like bacteria or yeast in them. These are thought to reach the bowel, where they suppress the germs that are causing the diarrhea and help the body fight them. The best known probiotics are lactic acid bacteria (lactobacilli). They are found in natural yogurt and other dairy products, as well as in some dietary supplements. Depending on how severe the symptoms are and how long they last, other treatments may be considered too:

- Drugs like loperamide or racecadotril can help to slow down the activity of the bowel and lower the number of times you need to go to the bathroom. Loperamide is not suitable for children under the age of twelve years, and racecadotril is prescription-only for children.
- Sometimes certain types of yeast tablets (Perenterol) are recommended. These tablets are thought to help the body get rid of the germs faster and to support natural gut flora. Charcoal tablets dissolved in water can also be taken to relieve diarrhea symptoms. But there's a lack of good-quality research in this area so no conclusions can be drawn about the benefits and harms of these treatment options. People who are very ill or have a very weak immune system shouldn't take yeast tablets.
- Antibiotics are only an option if the infection is bacterial. They can't fight viruses

Prevention

Viruses and bacteria can spread through contact with poo, vomit and contaminated objects, water or food. This means that it is very important to frequently wash your hands thoroughly with soap if you have acute diarrhea, in order to protect others from infection. Washing your hands also protects you from infection if someone you know is infected. A hand disinfectant can help too. If you have a second bathroom at home, whoever is ill can be the only one to use it. Clothes should be washed at temperatures above 60 degrees Celsius (about 140 degrees Fahrenheit) if possible. It is important to pay attention to hygiene in the kitchen and while preparing food. Anyone with acute diarrhea shouldn't prepare food for others. When traveling to tropical or subtropical climates, you may need to avoid uncooked, unpeeled fruit and vegetables and not drink tap water. Don't eat undercooked meat or fish.

[Source: <https://www.informedhealth.org/diarrhea.2703.en.html> | December 2019 ++]

Peripheral Artery Disease

VA Study Finds New Genetic Markers for PAD

As many as 12 million Americans suffer from peripheral artery disease (PAD), narrowing of the arteries serving the legs that can cause pain and difficulty walking, and even lead to ulcer formation, gangrene and amputation. The condition results from atherosclerosis, or clogged arteries, but until now, scientists lacked information about why some PAD patients develop problems with their legs, whereas others experience heart problems or strokes. In a study published online July 8, 2019, in *Nature Medicine*, researchers from several institutions, including the Corporal Michael J. Crescenz VA Medical Center in Philadelphia and the Perelman School of Medicine at the University of Pennsylvania, studied the genetic characteristics of 31,300 veterans with PAD and identified 19 genetic markers – 18 of which were not previously reported.

“By using data from the VA Million Veteran Program, we were able to identify the genes most responsible for causing PAD and begin to understand what differentiates atherosclerosis in the arteries of the legs from that in the arteries of the heart or brain,” said Dr. Scott Damrauer, a vascular surgeon at the Crescenz VA and assistant professor of surgery at the Perelman School of Medicine, who co-led the work. “These findings should lay the groundwork to develop new approaches towards treating PAD that can help to save both the lives and limbs of patients with PAD.”

Dr. Philip Tsao, an investigator at the VA Palo Alto Healthcare System and a professor at Stanford University School of Medicine, who oversaw the study along with Damrauer, added: “This work would not have been possible without the generosity of the Veteran participants of MVP.”

Atherosclerosis, or fatty deposits on the artery walls, is most often associated with heart attacks and strokes, but PAD is another common manifestation. It occurs when fatty deposits build up in the arteries, reducing their ability to supply blood and oxygen to the legs and feet. The entire circulatory system, including the heart and brain, is at risk when arteries are blocked and narrowed. The reduced circulation in PAD is associated with limb problems ranging from pain with walking to amputation, and frequently requires invasive procedures to open up or bypass clogged arteries. To learn more about the genetic signature of PAD, the team used data from the VA [VA Million Veteran Program](#) (MVP), which links biospecimens and DNA from Veteran volunteers to their electronic health records. About 10% of those aged 55 or older seeking care in the VA health care system have PAD. MVP is the largest biobank of people with the condition, in addition to now being one of the world’s largest genomic databases in general, with more than 750,000 enrolled Veterans.

In the VA-funded study, among other findings, the researchers uncovered a link between PAD and a gene mutation called Factor 5 Leiden. Factor 5 Leiden is the most common inherited cause of blood clots in the venous system, but had not been previously known to play a role in diseases of the arteries. The researchers say the findings, coupled with results from other studies, suggests the need to rethink the role of blood clots and atherosclerosis in PAD. The study could point the way to new treatment approaches for Veterans and others with PAD. “By better understanding the genetics of PAD we can begin to think about how to repurpose existing drugs and develop new drugs to treat PAD so that fewer people need operations to treat their disease,” said Dr. Derek Klarin, the study’s lead author. He worked on the project as a surgical resident at Massachusetts General Hospital and is now a vascular surgery fellow at the University of Florida. [Source: VA Research Currents | July 18, 2019 ++]

TRICARE Podcast 532

Breast Cancer Screenings - Reporting TRICARE Fraud - Qualifying Life Events

Breast Cancer Screenings -- Starting January 1st, TRICARE will expand coverage for breast cancer screenings to include 3-D mammography. TRICARE will cover 3-D mammography as a preventive health care service through the provisional coverage program. Previously, TRICARE only covered 3-D mammograms for diagnostic purposes. This means a physician could order them for at-risk patients or for further diagnosis. So, what’s 3-D mammography? 3-D mammography uses an X-ray machine to create a 3-D image of the breast. This results in greater accuracy when detecting abnormalities. It also decreases false positives.

Who now can get 3-D mammography? Starting January 1st, you may be eligible for annual 3-D mammography screenings if you’re a woman who is:

- Age 40 or older, or
- Age 30 or older and at high risk.

Women with breast cancer often don’t have symptoms. This is one reason why preventive breast cancer screenings are critical. To learn more, check out “TRICARE Expands Breast Cancer Screening Options to Include 3-D Mammography” at www.TRICARE.mil/news.

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Reporting TRICARE Fraud -- Fraud against TRICARE beneficiaries can happen. Protecting your personal information is vital to your privacy, and prevents abuse of taxpayer funds. Fraudsters often target TRICARE beneficiaries. Examples include fake surveys used to collect personal information or offering gift cards to get your information, then billing TRICARE for services you didn’t need or never received. If you think you’re the victim of

TRICARE-related fraud, you can report it to the Defense Health Agency at www.Health.mil/reportfraud. You can also report cases where you think someone is trying to defraud TRICARE. For example, if your TRICARE explanation of benefits shows a bill for something you didn't get, tell your regional contractor.

TRICARE usually doesn't contact you asking for personal information, such as your military ID number or Social Security number. Only provide that information to a trusted entity, like your doctor, a claims processor, or your regional contractor. Be safe; don't share your military ID or other personal or family information with an unknown person. Learn more at www.Health.mil/fraud.

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Qualifying Life Events -- In case you missed it, the annual TRICARE Open Season ended on December 9th. The next open season will take place in the fall of 2020. But, you may still have options to enroll or change your TRICARE enrollment outside of open season. You can enroll in or make changes to your TRICARE Prime or TRICARE Select plan if you have a TRICARE Qualify Life Event, or QLE. What is a QLE? A QLE is a certain change in your life, such as a move, marriage, birth of a child, or retirement from active duty. This means TRICARE health plan options for you and your family may change. If you want to enroll in or change your plan, you must do so within 90 calendar days of the QLE. Your coverage starts the date of the QLE and continues until you lose eligibility or disenroll. If you want to enroll in or change your health plan after a QLE, you must:

- Update your and your family member's information in the Defense Enrollment Eligibility Reporting System, or DEERS. Once your change shows in DEERS, you may make any eligible changes to your TRICARE enrollment.
- Make the enrollment changes within 90 days of the QLE, and
- Pay any enrollment fees or premiums due during that period.

Learn more about TRICARE QLEs and take command of your health in 2020. Read the article, "How to Make Enrollment Changes Outside of TRICARE Open Season," at www.TRICARE.mil/news.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | December 13, 2019 ++]

TRICARE Podcast 533

MHS Nurse Advice Line – Emergency/Nonemergency Care - Pharmacy Copay

Military Health System Nurse Advice Line -- During the holidays, you expect delicious meals and family gatherings. You don't expect to get ill or injured. Whether you sprain your ankle on a ski trip, have a stomach concern, or awake to your child's cold-like symptoms in the middle of the night, TRICARE resources can help. One resource is the Military Health System Nurse Advice Line. Its available 24/7 and at no cost. The nurse advice line isn't for emergencies. An emergency threatens life, limb, eyesight, safety, or needs immediate medical assistance. Instead, it's a great resource for TRICARE beneficiaries who need and want to get answers to their health questions and concerns, quickly and easily.

Through the nurse advice line, you can talk to a registered nurse to understand your symptoms, schedule a doctor's appointment, or get answers that may simply give you peace of mind. Go to www.mhsnurseadvice.com to reach a nurse. If you're in the U.S., Guam, or Puerto Rico, call 1-800-874-2273 and choose option visit 1. You can find other country-specific numbers online. This holiday season, eat, drink, and be healthy. And, if you need advice about your or your family's health, contact the Military Health System Nurse Advice Line. To learn more, check out the new nurse advice line article at www.TRICARE.mil/news.

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Emergency and Nonemergency Care Options -- With the hustle and bustle of the holidays, it's easy to get distracted and experience a mishap. Whether you burn your finger frying latkes or crash your toboggan, your TRICARE health plan rules may be hard to recall if you need care over the holidays. Here is a short refresher on some of the medical options for any holiday pains.

- Do you have an emergency? An emergency threatens your life, limb, eyesight, or safety. Examples include severe bleeding, back injury, chest pain, or difficulty breathing. Other types of emergencies include maternity and psychiatric. TRICARE covers emergency care. If you reasonably think you have an emergency, go to the nearest emergency room or call 911. If you're overseas, you can call the Medical Assistance number for your area.
- Do you need urgent care? You also have an option to visit an urgent care facility. Urgent care is care you need for a nonemergency illness or injury that requires treatment within 24 hours. This could be a high fever or sprained ankle. When possible, you should visit a TRICARE network provider or a TRICARE-authorized urgent care center to reduce your out-of-pocket costs.
- If you don't have an emergency or you're not sure if you need urgent care, you can use the Military Health System Nurse Advice Line. You can chat, video chat, or talk on the phone with a registered nurse 24/7. In the U.S., Guam, or Puerto Rico, call the nurse advice line at 1-800-874-2273 and choose option 1.

Have peace of mind this holiday season, learn the difference between emergency and urgent care, and the rules for your TRICARE plan now. To learn more, check out the article on getting care during the holidays with TRICARE at www.TRICARE.mil/news.

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TRICARE Pharmacy Copayments -- On January 1st, some copayments for your prescription drugs will increase. If you get your prescriptions through TRICARE Pharmacy Home Delivery or at a retail network pharmacy, you'll pay anywhere from \$2 to \$7 more. There's still no cost to fill your prescriptions at military pharmacies. And if you're an active duty service member, you still pay nothing for your covered drugs at military and network pharmacies. Your prescription copayments vary based on pharmacy type and drug category. TRICARE groups prescription drugs into one of four categories. The categories include: generic formulary drugs, brand-name formulary drugs, non-formulary drugs, and non-covered drugs. For a side-by-side comparison of 2019 and 2020 pharmacy costs, visit www.TRICARE.mil/costs/compare.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | December 20, 2019 ++]

TRICARE Podcast 534

Keep DEERS Up-to-Date - Expanded Coverage - Gaining or Losing OHI

Keep DEERS Up-to-Date -- The Defense Enrollment Eligibility Reporting System, or DEERS, is a database of active duty and retired service members, their family members, and others who are eligible for TRICARE. Maintaining your DEERS record is key to getting your TRICARE benefits. So, is your information current in DEERS? Before the year ends, be sure both your and your family's information is up to date and correct. Incorrect information in DEERS can cause problems with TRICARE claims and other health care benefits. When should you update DEERS? Anytime you experience a TRICARE Qualifying Life Event, or QLE. A QLE is a certain change in your life, such as moving, marriage, birth of a child, or retiring from active duty. A QLE may mean new TRICARE health plan options for you

and your family. You can update your DEERS information online, in person, by phone, or by mail. Learn more about these options in the latest article, “Before New Year’s, Update DEERS,” at www.TRICARE.mil/news \.

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Expanded Coverage -- TRICARE expanded coverage this year for beneficiaries who meet certain criteria. Coverage now includes concurrent pediatric hospice and curative care, portable CPAP machine, and platelet rich plasma, or PRP, injections.

- Hospice patients under 21 years old may now be eligible for curative care for the same illness. The patient must have a diagnosis of a terminal illness with a life expectancy of six months or less.
- Active duty service members who travel at least three days per month or deploy may qualify for a portable CPAP machine.
- TRICARE may cover PRP injections if you’re diagnosed with mild to moderate chronic osteoarthritis of the knee, or “tennis elbow.”

There are many changes to the TRICARE program every year. To stay current on updates to the TRICARE benefit, sign up for email updates at www.TRICARE.mil/subscriptions. You can also learn more about these benefit updates and other services that TRICARE covers at

- www.TRICARE.mil/coveredservices, and
- www.TRICARE.mil/provisionalcoverage

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Gaining or Losing Other Health Insurance -- If you have health insurance in addition to TRICARE, it’s called “other health insurance” or simply “OHI.” An example of OHI is employer-sponsored coverage. Did you recently gain or lose OHI? If so, this is a TRICARE Qualifying Life Event. This means that you have 90 days after you gain or lose other health insurance to change your TRICARE health plan. Here are some key points to keep in mind when it comes to TRICARE coverage after gaining or losing OHI.

- Tell TRICARE contractors, doctors, and pharmacies when you gain other health insurance. This includes medical insurance, prescription drug insurance, dental insurance, and vision insurance. This will help them coordinate your benefits for payment by both the OHI and TRICARE. It will also prevent claim delays or denials.
- Once you obtain other health insurance, your OHI becomes your primary insurance. Therefore, if you have health coverage through an employer, association, private insurer, or school, your OHI is always your primary insurance. Your primary insurance pays any claims before TRICARE does.
- If you have Medicare and TRICARE, TRICARE pays after Medicare and your OHI for TRICARE-covered health care services.
- When you have OHI with pharmacy benefits, your OHI pays first and TRICARE pays second.
- If you lose OHI, TRICARE becomes your primary payer. If you don’t share the loss of OHI with TRICARE contractors, you risk the chance of TRICARE denying your claim.

To learn more about coordinating your benefits when you have OHI or lose OHI, visit www.TRICARE.mil/ohi.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | December 27, 2019 ++]

* Finances *



Retirement Tax Credit

Update 01: A Little-Known Federal Tax Credit

Tax season is now well underway. But as in years past, millions of taxpayers are probably still missing out on the chance to slash their tax bill by as much as \$4,000 simply because they overlook a little-known federal tax credit. It's known as the Saver's Credit. If you're eligible for it, the credit is worth as much as 10 to 50 percent of your retirement plan contributions, according to the IRS. The maximum dollar amount of the credit is \$2,000 — or \$4,000 for married people filing joint tax returns. And yet, 62 percent of workers are unaware of this credit, according to a recent [survey](#) from the Transamerica Center for Retirement Studies.

Your eligibility for the credit depends largely on your income. To be eligible for the Saver's Credit for tax year 2018 — or the tax return due in April — you must:

- Be an adult who is not a full-time student and not claimed as a dependent on someone else's tax return.
- Have an adjusted gross income of no more than \$63,000 for married people filing jointly, \$47,250 for people filing as heads of household and \$31,500 for all other taxpayers.
- Contribute to an eligible retirement plan (listed below).

The percentage of your retirement contributions that are eligible for the Saver's Credit also depends on your income and tax filing status. For 2020 it is:

2020 Saver's Credit

<u>Credit Rate</u>	<u>Married Filing Jointly</u>	<u>Head of Household</u>	<u>All Other Filers*</u>
50% of your contribution	AGI not more than \$39,000	AGI not more than \$29,250	AGI not more than \$19,500
20% of your contribution	\$39,001 - \$42,500	\$29,250 - \$31,875	\$19,501 - \$21,250
10% of your contribution	\$42,501 - \$65,000	\$31,876 - \$48,750	\$21,251 - \$32,500
0% of your contribution	more than \$65,000	more than \$48,750	more than \$32,500

For example, let's say your AGI is \$30,000 next year, and your tax filing status is single. If you contributed \$3,000 to an eligible retirement account next year, the Saver's Credit would be worth 10% of that contribution. That's \$300 off your tax bill. Contributions to certain retirement plans are eligible for the Saver's Credit. Those are: Traditional IRA, Roth IRA, 401(k), SIMPLE IRA, SARSEP, 403(b), 501(c)(18) or governmental 457(b) plan. You can learn more about it on the IRS' Saver's Credit [webpage](#). For more tax breaks you might be overlooking, check out "[Tax Hacks 2019](#)". [Source: MoneyTalksNews | Karla Bowsher | December 14, 2019 ++]

State Taxation

Update 01: 2020 Changes

To say that 2018 and 2019 were "big years" in state tax policy would be quite the understatement. With a major overhaul of federal individual and corporate income tax systems in December 2017, followed by the U.S. Supreme Court's South Dakota v. Wayfair decision impacting interstate sales tax collections the following June, states have spent the past two years reacting to major federal policy changes, in addition to enacting many of their own state-specific reforms. While

many state responses to the 2017 Tax Cuts and Jobs Act (TCJA) and the 2018 Wayfair decision have already taken effect, a number of additional policy changes, whether reactions to federal law or otherwise, are slated to take effect as we ring in the new year on January 1, 2020. Altogether, 34 states have major tax changes taking effect at the start of the new calendar year. Following is a list of the non-corporate changes:

- Arkansas, Tennessee, and Massachusetts will each see reductions in their individual income tax rates.
- Five states (Iowa, Kansas, Maine, North Carolina, and Ohio) will see notable changes to their individual income tax bases.
- Florida is the lone state with a general sales tax rate change (a reduction).
- Five states will see changes to their estate taxes. Connecticut, Minnesota, Vermont, and New York will see increases in their estate tax exemptions (taxpayer-friendly provisions), while Hawaii's estate tax will become more burdensome.
- Two states (Illinois and Louisiana) will implement new excise taxes on cannabis products.
- Three states (Maine, Nevada, and New Hampshire) will begin applying excise taxes to vapor products.
- Four states (Hawaii, Illinois, Michigan, and Wisconsin) will begin requiring marketplace facilitators to collect sales taxes.
- Three states (Arizona, Georgia, and Washington) will modify the economic nexus threshold in their remote sales tax collection requirements.
- Two states (Hawaii and Pennsylvania) will begin using Wayfair-like standards to determine economic nexus for income tax purposes.
- Two states (Connecticut and Virginia) will see notable changes to their sales tax base. (Connecticut's sales tax base will broaden to additional consumer goods and services, while Virginia's base will become narrower.)
- Six states (Arkansas, Maryland, Missouri, New Hampshire, New Mexico, and Tennessee) will see various changes to their corporate income tax base or apportionment formulas.
- Various road user taxes and fees will change in Kansas and Nevada.

For more detailed info on these changes refer to <https://taxfoundation.org/individual-and-consumption-taxes>, [Source: Tax Foundation| Katherine Loughead | December 20, 2019 ++]

IRAs

Update 04: Secure Act Impact

Big changes are coming to how you save for retirement — and how you spend those savings during your golden years. The U.S. Senate followed the House this week and signed off on the Secure Act (H.R.1994), a bill officially known as the **Setting Every Community Up for Retirement Enhancement Act of 2019**. This legislation:

- Repeals the maximum age for contributing to traditional individual retirement accounts (IRAs). Currently, that ceiling is the year you reach age 70½. The change would apply to contributions made for tax years after Dec. 31 2019.
- Raises the age by which you must start withdrawing required minimum distributions (RMDs), which apply to most types of retirement accounts. That ceiling will change from the year you reach age 70½ to the year you reach 72. This change would apply to distributions that are required to be made after Dec. 31, 2019.
- Requires employers to let long-term, part-time employees participate in employer-sponsored retirement plans. This change generally would apply to plan years that start after Dec. 31, 2020.
- Allows small businesses to join together to offer retirement plans.

These changes benefit millions of workers struggling to save for retirement — and millions more who want to give their money more time to grow before they are forced to withdraw it from accounts. Other changes in the Secure Act include:

- Expanding 529 college savings plans, including by allowing money from 529 accounts to be used to pay down student loan debt of up to \$10,000.
- Permitting workers with 401(k) plans to withdraw up to \$5,000 without penalty to cover the cost of having or adopting a baby.

The House first passed the Secure Act in May, but the bill then stalled in the Senate. The Secure Act made it through both chambers of Congress this week because it was included in a package of spending bills that fund the federal government for fiscal year 2020. That package reached President Donald Trump’s desk on 20 DEC and he signed it into law. The Secure Act’s changes come with a price. To fund them, the rules governing inherited retirement accounts change. Instead of being able to take required withdrawals over the course of their life as they can now, most non-spouse beneficiaries would need to withdraw the money within 10 years of the original account owner’s death. In effect, the new legislation ends the so-called “stretch IRA” strategy.

Previously, those who inherited retirement money from accounts such as an IRA often used a strategy of withdrawing as little as possible each year so they could “stretch” the benefit of their inherited IRA over a long period — perhaps even a lifetime. The goal was to limit distributions in the short term so that earnings could continue to compound over the long haul. The change that eliminated this strategy should provide more revenue for the government. In fact, it is estimated that it will provide \$15.7 billion over 10 years in additional tax revenue according to CNBC. The change to inherited retirement accounts affects non-spouse beneficiaries of accounts whose owners die after Dec. 31, 2019. [Source: MoneyTalksNews | Chris Kissell | December 21, 2019 ++]

Mortgage

Update 12: Should You Pay It Off

If you have accumulated enough in our savings to pay off your mortgage, should you. Which is better: Money in the bank, or a debt-free home? It depends. Consider the following:

No. 1: Mortgage payoff pros

One advantage to getting rid of that mortgage is increased cash flow. Money you’re no longer putting toward your mortgage can now go into something more productive — like your savings, or maybe an investment account. Another advantage is not having that obligation over your head. Not only does it feel good, but should things go south, it’s one less bill to worry about. Finally, if you’re earning less on your savings than you’re paying in mortgage interest, you’ll be richer. Look at it this way: You’re effectively turning your mortgage interest rate into your savings rate. In other words, if you’re paying 4% on your mortgage and you pay it off, that’s like earning 4% tax-free and risk-free. That’s a compelling argument, especially if the money you have in the bank is earning next to nothing.

No. 2: Mortgage payoff cons

What are the disadvantages of paying off a mortgage? One is turning a liquid asset — money in the bank — into an illiquid asset, home equity. For example, a few years back during the housing crisis, some people had a bunch of money in the bank earning very little. They used it to buy another house really cheap, fixed it up, and then sold it for a big profit. Theoretically, they could have borrowed against their house to raise the cash, but because they had the cash and it wasn’t earning much, they did something with it that earned a lot.

In short, having money in the bank can really be an advantage if you’re planning to use that money. It feels good to know that if things go south, or an opportunity arises, you’ve got the funds to deal with it. Another thing to consider:

You might get a tax deduction for your mortgage. This is harder to do now because the standard deduction for married couples is \$24,000, so a lot of us are no longer going to be getting a tax write-off for mortgage interest. Still, if you're getting a write-off, that essentially lowers the cost of the interest you're paying.

No. 3: The bottom line

Given the pros and cons, what should you do? Well, it depends. Pay off your mortgage if:

- You've got all your retirement accounts fully funded and you're socking away as much as you can.
- You've got a ton of savings in an account that's earning almost nothing.
- You're not getting a tax deduction.
- You can't see any future use for the cash.

On the other hand, you might be better off leaving your mortgage alone if:

- You're earning more with your savings than the mortgage is costing.
- You're getting a tax deduction.
- You might find something rewarding to do with your cash.

Either could be the correct answer. To watch a 2 minute recap video on the above go to <https://youtu.be/a5i9yeHiGhs>.

[Source: MoneyTalksNews | Stacy Johnson | December 23, 2019 ++]

Retirement Expenses

11 Costs Many Forget to Figure into their Financial Calculations

When you retire, you will have some major expenses. Do you know what they are? Food, groceries and utilities will probably take their fair share of your budget, as they did during your working years. But what are you missing? Following are some retirement costs that people often forget to figure into their financial calculations — along with an idea of how much they might cost you during your golden years.

1. Health insurance

You'll have Medicare in retirement, so you don't need to worry about health insurance, right? Not exactly. First, if you retire early, you'll need to buy your own health care coverage for a few years. Unless you qualify because of a disability, you won't be eligible for Medicare — the federal health insurance program primarily reserved for seniors — until you're 65. Next, Medicare doesn't mean totally free health care. In fact, for many Medicare recipients, recurring costs like premiums and deductibles tend to rise each year. Some seniors have the option to buy a supplemental Medicare health insurance plan, also known as a Medigap policy, to cover some out-of-pocket costs. But even if it saves you more money than it costs you, a Medigap policy is still an expense in itself.

How much this retirement expense costs: U.S. households led by someone who is age 65 or older spent \$6,802 on health care in 2018, on average, [according to](#) the Bureau of Labor Statistics.

2. Long-term care

Long-term care is among the expenses that Medicare generally does not cover. Another federal health insurance program, Medicaid, does cover long-term care, but you must meet specific requirements to be eligible for Medicaid. So, unless you had the foresight to purchase a long-term care insurance policy — not cheap in and of itself — you might have to cover the cost of long-term care yourself if you need it.

How much this retirement expense costs: National median costs range from \$1,625 per month for adult day health care at a community or assisted living facility, to \$8,517 per month for a private room at a nursing home, [according to](#) the 2019 Genworth Cost of Care Survey.

3. Home renovations

About one-third of adult homeowners expect their homes to need significant updates to enable them to keep living there throughout retirement, a 2018 AARP survey found. Known as “aging in place,” this practice brings its own set of costs. Doorways may need to be widened, a bedroom added to the main floor or a bathroom renovated to accommodate the limited mobility that often comes with advanced age.

How much this retirement expense costs: Cost vary widely, depending on the project and its extent. We examine the costs of some projects in “5 Upgrades That [Help Seniors](#) Grow Old in Their Own Homes.”

4. Federal income taxes

Federal income taxes are not necessarily an expense that ends when your working years end. If your income drops when you retire, your taxes likely will drop, too, but that doesn’t mean your federal income tax bill will drop to \$0. There are some types of retirement income that Uncle Sam generally cannot touch, as we detail in “9 Types of Retirement Income That Are Not Taxable.” But other types of retirement income — including withdrawals from traditional retirement plans — often are taxable. Even Social Security retirement benefits are taxable in certain situations. About half of retiree households [do owe](#) taxes on a portion of their Social Security benefits, according to a recent survey from the Senior Citizens League.

How much this retirement expense costs: U.S. households led by someone age 65 or older paid \$3,796 in federal income taxes in 2018, on average, according to the Bureau of Labor Statistics.

5. State income taxes

As with federal income taxes, state income taxes don’t necessarily stop when you stop working. And if you live in an area that levies local income taxes, those won’t necessarily stop, either. For example, some states tax Social Security benefits, and many states tax certain other types of retirement income to some extent. You can learn more about your particular state in “How All 50 States [Tax](#) Your Retirement Income.”

How much this retirement expense costs: U.S. households led by someone age 65 or older paid \$777 in state and local income taxes in 2018, on average, according to the Bureau of Labor Statistics.

6. Transportation

If you’re not driving to work every day, you may not even get in your car for days at a time. This is good if you have a paid-off car that is in good condition and has minimal wear and tear. But if you drive an older model or you’re still making payments on your car, owning a car can become an expensive investment for a retiree. If you were once a two-car family, it might be time to sell one and pocket the cash. Even if the car is paid off, you’ll save on insurance and other ongoing costs. Or, depending on where you live, you could start using public transportation and ditch driving altogether.

How much this retirement expense costs: U.S. households led by someone age 65 or older spent \$7,270 on transportation costs in 2018, on average, according to the Bureau of Labor Statistics. That amount includes \$2,667 for vehicle purchases, \$1,442 for fuel and motor oil, \$937 for insurance and \$815 for maintenance and repairs.

7. Travel

While having the free time to travel is one of the best retirement perks, that travel can come at a cost — even after taking advantage of the senior discounts. For other ways to lower your costs, check out “18 [Ways](#) Save on Every Kind of Travel.”

How much this retirement expense costs: Baby boomers expected to take four to five leisure trips — and spend more than \$6,600 on travel — in 2019, according to an AARP [travel survey](#) released at the end of 2018.

8. Needy adult children

Beware the dreaded boomerang kids. Much has been written about adult children returning home to roost, but that shouldn’t be your only concern. No, you also have to worry about children who might ask you to co-sign loans and then bail on the payments, leaving you to hold the bill. Or they may need your money to pay their rent, student loans, phone bills or any of dozens of other possible expenses.

What this retirement expense costs: Costs can vary widely, depending on how many children you have, their financial situations and your willingness to say “no.” The good news is that you can avoid this expense entirely by saying no or choosing cost-free ways to help children who are struggling financially — see “6 Ways to [Help](#) Adult Children Without Going Broke.”

9. Entertainment

The more free time you have, the more you’ll be able to indulge in entertainment. Shows like musicals, plays and other live performances don’t come cheap. Consider buying a theater season pass or buying tickets to small, local theaters rather than larger ones. You’ll not only be supporting local art but you’ll also likely save some money. If you’re into watching more live sports in retirement, consider watching local, regional or school teams, rather than professional sports teams.

How much this retirement expense costs: U.S. households led by someone age 65 or older spent \$2,958 on entertainment in 2018, on average, according to the Bureau of Labor Statistics. But that spending category includes pets, which accounted for \$600 of that total.

10. Inflation

This isn’t something you can pencil into your budget as a line item, but inflation can’t be ignored. It’s tempting to do so, though, since the U.S. has spent the past decade in a low-inflation environment. However, you have to plan for what the next 10, 20 or 30 years will bring. Heaven forbid we return to the age of double-digit inflation rates, which were last seen in the early 1980s, but that’s always a possibility. Rising inflation has the potential to erode your money’s purchasing power and push up the cost of everything you buy — from food to rent to travel. Just take a look at “11 Everyday Items [Could Buy](#) for Less Than \$1.”

How much this retirement expense costs: Again, no one knows for sure where inflation will go in the future. What we do know is that it ran below 2% in 2019, and the Federal Reserve’s current target for inflation is 2%, according to the Fed’s December statement.

11. A long life

People are living much longer than they used to. A long life means extended opportunities to enjoy friends, family and hobbies, but it also compounds all the expenses detailed in this story. Most notably, it gives inflation more time to eat away at the value of retirement savings and means more years covering health care expenses. There is no way to eliminate most of these expenses in retirement, but there also is no reason to get blindsided. Work these costs into your financial plan so you’ll be ready for whatever may come.

How much this retirement expense costs: The cost of living a long life is even more difficult to predict than inflation. It is directly tied to how long you live, which depends on various aspects of your health. To give you an idea, though, the Social Security Administration provides these averages:

- A man turning 65 today can expect to live to age 84.
- A woman turning 65 today can expect to live to age 86.5.

[Source: MoneyTalksNews | December 30, 2019 ++]

Credit Card Destruction

Update 01: How to Dispose of Chip Credit Cards

Q. “What is the safest way to dispose of the new chip credit cards so personal account information isn’t stolen?”

A. Before we talk about how to destroy our physical cards, let’s talk about closing credit accounts. If the card isn’t charging an annual fee, don’t worry about closing the account. Leaving it open typically won’t hurt your credit score, while closing it could negatively impact your credit score. That’s because of two factors.

- **Factor one:** Part of your credit score comes from the length of your credit history. If you cancel an account you've had a long time, you could be reducing the length of your credit history. For example, I've had one credit card for 25 years. A long credit history improves my credit score. Note, however, that when you close an account, it won't immediately impact your history. Closed accounts in good standing can remain on your credit history for 10 years. But still, if it's helping, why close it?
- **Factor two:** Another part of your credit score comes from your credit utilization ratio — in other words, how much credit you're using compared with how much you have. You want that ratio to be low; most experts say below 30%. For example, if you've got a \$3,000 balance and have \$10,000 of credit available, you've used 30% of your available credit — you're at a 30% utilization ratio. That's good.

But what happens when you cancel some of your available credit? If you've got a \$3,000 balance and have only \$5,000 of available credit, your credit utilization ratio just went to 60%; now you look like someone about to max out their credit. Bottom line? If an account isn't costing you anything, why cancel it? Unless you're afraid of temptation, just leave it alone and forget about it. If you do want to cancel the account — say, because it's costing you money — call the number on the back of the card, ask them how to do it and follow their instructions. If they say you can cancel it over the phone, fine. But take notes of who you talked to, what they said, etc., in case something goes awry.

Destroying the card

In the past, what you've probably done to destroy an old credit card is cut it up with scissors. And guess what? That still works. When it comes to chip cards, the American Bankers Association recommends cutting through the chip, then cutting the card a few more times. Then, dispose of the sections in more than one trash bag. If the card is metal, you could use tin snips, or pull out your power tools and go to town. Or, you could just request a prepaid envelope from the issuer, send it back and wonder why the heck they make credit cards out of metal in the first place. If you search this topic online, you'll find lots of other ideas, including using a magnet on the magnetic strip before slicing and dicing, burning them in a fire, or using a heavy-duty shredder. All good. But in the end, all you really need to do is cut it up, making sure you cut the embedded chip. Put it in multiple trash cans and you're done! [Source: MoneyTalksNews | Stacy Johnson | December 30, 2019++]

Car Insurance

Update 21: Why Car Insurance Premiums Vary by State

Here's an extreme way to cut your car insurance rates: Move. You can slash your premium by more than half by relocating from Michigan to Maine, for example. Those states have the highest and lowest average premiums — \$2,611 and \$845 per year, respectively — according to Insure.com's [latest analysis](#) of car insurance rates, which looked at the 50 U.S. states and the District of Columbia. By comparison, the average premium nationally is \$1,457 per year. These figures are based on data from six large insurers. They assume the insured is a 40-year-old single male who commutes 12 miles to work, has a clean driving record and has good credit. This hypothetical man's car insurance policy includes:

- Limits of \$100,000 for injury liability for one person, \$300,000 for all injuries and \$50,000 for property damage in an accident.
- A \$500 deductible on collision and comprehensive coverage.
- Uninsured motorist coverage.

According to Insure.com, the top five most outrageous locations for car insurance premiums are: Michigan, Louisiana, Florida, Oklahoma, and Washington D.C. Following is the ranking for all the states listed in rank order based on the aforementioned coverage:

1 @ \$2,611 Michigan	18 @ \$1,546 Maryland	35 @ \$1,272 Missouri
2 @ \$2,298 Louisiana	19 @ \$1,525 Nevada	36 @ \$1,262 South Dakota

3 @ \$2,219 Florida	20 @ \$1,520 New Jersey	37 @ \$1,245 Massachusetts
4 @ \$1,966 Oklahoma	21 @ \$1,472 West Virginia	38 @ \$1,206 Utah
5 @ \$1,876 DC	22 @ \$1,449 Arizona	39 @ \$1,187 Pennsylvania
6 @ \$1,846 California	23 @ \$1,433 South Carolina	40 @ \$1,183 Alaska
7 @ \$1,834 Rhode Island	24 @ \$1,409 Mississippi	41 @ \$1,181 Indiana
8 @ \$1,828 Delaware	25 @ \$1,401 Washington	42 @ \$1,175 Ohio
9 @ \$1,789 New York	26 @ \$1,398 Kansas	43 @ \$1,164 North Dakota
10 @ \$1,779 Texas	27 @ \$1,382 New Mexico	44 @ \$1,100 Vermont
11 @ \$1,777 Georgia	28 @ \$1,362 Minnesota	45 @ \$1,095 North Carolina
12 @ \$1,761 Colorado	29 @ \$1,297 Tennessee	46 @ \$1,087 New Hampshire
13 @ \$1,640 Connecticut	30 @ \$1,296 Illinois	47 @ \$1,063 Virginia
14 @ \$1,602 Wyoming	31 @ \$1,291 Nebraska	48 @ \$1,047 Iowa
15 @ \$1,600 Montana	32 @ \$1,287 Alabama	49 @ \$1,040 Idaho
16 @ \$1,594 Kentucky	33 @ \$1,286 Oregon	50 @ \$ 951 Wisconsin
17 @ \$1,566 Arkansas	34 @ \$1,275 Hawaii	51 @ \$ 845 Maine

Several aspects of your location can impact your car insurance rates. Insure.com reports that these factors include: State laws, Weather, Uninsured drivers, Crime, crash and claim rates In Michigan — which Insure.com has ranked as the most expensive state for car insurance for six consecutive years now — high rates are primarily due to state laws governing personal injury protection (PIP). PIP covers medical expenses of the insured and the insured’s passengers if they are injured in an auto accident. Michigan requires all drivers to carry PIP coverage. As Insure.com notes: “Michigan has a very unique no-fault car insurance scheme, which requires all drivers to carry Personal Injury Protection (PIP) coverage.... The majority of other states that use a PIP system put a reasonable limit on PIP coverage amounts. However, Michigan guarantees unlimited, lifetime medical benefits to auto accident victims, which dramatically increases an insurer’s risk, and your premium.”

The high cost of insurance has made it unaffordable to many in Michigan, and is one reason so many drivers there — 20.3% — are uninsured, Insure.com explains. Having a high percentage of uninsured motorists pushes up car insurance rates because it means there are fewer insured drivers to offset the risk for insurers. Conversely, having a low percentage of uninsured motorists helps lower rates. If moving to Maine sounds a bit too chilly for you, fear not: There are more practical ways to slash your car insurance rates. Chief among them is shopping around. You can do this yourself or sit back and let someone else do it for you. If you prefer the easy route, check out a comparison site like [The Zebra](#) or [Gabi](#). If you prefer shopping around the old-fashioned way, check out “The Complete [Guide](#) to Getting the Best Possible Deal on Car Insurance.” It will help you determine what to look for in a policy so you can find the best one for you at the best price. [Source: MoneyTalksNews | Karla Bowsher | November 16, 2019 ++]

Free Child Safety Kit Scam

May Be ID Theft Trick

Scammers have thought up a new con involving “free child safety kits.” According to recent BBB Scam Tracker reports, scammers are offering these free “kits” as a way to get their hands on sensitive information that can be used to steal a child’s identity.

How the Scam Works

- You are contacted over the phone, on social media or via email by someone offering to provide free child safety kits to all children in your community. They might explain that police and safety officials recommend all parents keep a kit that contains up-to-date pictures of their child, the child’s height, weight, birthdate,

fingerprints, as well as a strand of their hair. And while that part of the story is true, the supposedly free child safety kits come with a hidden catch or two.

- Scammers may insist that to receive your kit, you need to tell them sensitive personal information about your child, including their full name, address, birthdate, and Social Security number. Some parents have even reported that the person who contacted them said that meeting the child in person at their home was a requirement.
- If you give up your child’s personal information, they may become a victim of identity theft. Children are more likely to have their identities stolen than adults. Scammers know that people rarely, if ever, check their child’s credit report, which means they can get away with using a child’s name and information for years before being found out. In addition, children’s credit scores are a clean slate, making them an ideal target.

Tips to avoid scams involving children:

- Never give your child’s personal information to a stranger. Be especially careful with your child’s social security number.
- Be wary of unsolicited offers. Legitimate businesses and organizations won’t contact you out of the blue without first getting your permission. Government institutions will generally contact you by mail before making phone calls.
- Take precautions to protect your child’s identity. Check your child’s credit report annually for signs of fraud at annualcreditreport.com. Make sure your child’s school, doctor’s office, little league team, etc. will keep your child’s personal information safe if you opt to give it to them. Keep an eye out for red flags, such as bills or invoices mailed to your home in your child’s name.

For More Information

For more information on how to keep your family safe from identity theft, see www.BBB.org/IdentityTheft. Check out this [warning](#) about the scam from one local police department. If you or your child has been the victim of identity theft, report your experience on the www.BBB.org/ScamTracker. The information you share can help other people to protect their family from similar schemes.

[Source: BBB Scam Alert | December 16, 2019 ++]

Public Charging Station Scam

Juice Jacking

If you are traveling and your battery is running low, a charging station may seem like a lucky find. But think twice before plugging in your phone or other device! These USB charging stations – often found in spots popular with travelers – are part of a new cyber-theft tactic called “juice jacking.”

How the Scam Works:

- You’re in a public place, such as a hotel, coffee shop, or airport, and you need to charge your phone. You notice a free, public charging station that uses a USB cable. No need to bring your own plug!
- You plug in your phone, and everything seems okay at first. But soon your phone starts acting strangely. Maybe your battery or data plan drain faster than normal. Or your phone is especially slow. These are signs that you may have malware running in the background.
- The “charging station” was actually a way for scammers to download malware to your phone. This software can record and/or send private details such as passwords, addresses -- or even a full backup of the phone -- to thieves.

Tips to Safely Charge Your Device When on the Road:

- Avoid using USB charging stations. Use an AC power outlet or car charger instead. Be sure to bring these when travelling.
- If you travel frequently, invest in a portable charger or external battery. Or carry a charging-only cable, which prevents anyone from downloading data to your phone when charging.
- Keep your phone up to date. Be sure to update your operating system and anti-virus software on your phone or other devices.

For More Information

Learn more about malware scams at www.BBB.org/Malware. For more information, read the [full alert](#) from LA County’s District Attorney and [this article](#) from McAfee on how to tell if your smartphone has been hacked. If you have been the victim of a phone hacking scam, report your experience on the www.BBB.org/ScamTracker. The information you share can help other people protect themselves from similar schemes.

[Source: Better Business Bureau | November 13, 2019. ++]

FTC Letter Scam

Federal Trade Commission Fake Correspondence

Scammers love to impersonate government officials. We’ve warned about con artists claiming to be from the IRS, Medicare, and even the Social Security Administration. Now, add another government agency to that list: the Federal Trade Commission.

How the Scam Works:

- You get a letter that appears to be from the FTC. It looks real, and it’s even on official-looking letterhead. The letter says that your “online and financial activities” have put you under suspicion of money laundering and terrorism. According to the note, the FTC will now be monitoring everything you do.
- The letter itself doesn’t ask for anything, but experts at the real FTC believe it to be the first part of a bigger con. The second part will likely involve “urgent” phone calls demanding that you send money. In fact, BBB Scam Tracker has recently received reports of such calls. In them, scammers claim to be working with the FTC on a “federal investigation.” You’ve been linked to the crime, and, order to escape criminal charges, you need to send money in the form of prepaid gift cards.
- One victim reported that scammers threatened her when she pushed back on the demands. They told her: "Are you questioning the federal government, ma'am? Remember you are being recorded and anything you say can be used against you." No matter what scammers demand, just hang up. The real FTC does not send intimidating letters or make threatening phone calls.

Tips to Spot This Scam:

- The FTC will never make threatening phone calls or send letters like the one above
- The FTC does reply to letters they receive. Also, they sometimes send letters about a refund from a case. But they will never ask you to pay anything or give personal info to collect your funds. (Find more about FTC refunds at FTC.gov/redress.)
- No government agency will ever demand that you pay by gift card, wiring money, or cryptocurrency.
- Don't believe what you see. Scammers are great at mimicking phone numbers, official seals, fonts, and other details. Just because it looks legitimate, does not mean it is.

For More Information

Read the FTC's [new alert](#) about this impersonation scam. At www.FTC.gov/imposters find out more about imposter scams. If you've been the victim of a scam, help others avoid the same by reporting your experience at www.BBB.org/ScamTracker.

[Source: BBB Scam Alerts | December 27, 2019 ++]

Tax Burden for Virginia Retired Vets

As of DEC 2019

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in Virginia Note that the info is based on 2018 data which was all that was available when this article was written.

Sales Taxes

State Sales Tax: 4.30%. Sales of eligible food items are subject to a reduced sales tax rate of 2.5% (1.5% state tax and 1% local tax). Total tax rates may reach as high as 6%.

Gasoline Tax: 40.79 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 50.48 cents/gallon (Includes all taxes)

Cigarette Tax: 30 cents/pack of 20

Personal Income Taxes

Tax Rate Range: Low – 2%; High – 5.75%. Tax rates do not include local option tax of 2%.

Income Brackets: Lowest – \$3,000; Highest – \$17,000. Note: For taxpayers with federal AGI that exceeds \$150,000, the taxpayer will pay the greater of state income tax or 3 percent of federal AGI.

Number of Brackets: 4

Personal Exemptions: Single – \$930; Married – \$1,860; Dependent – \$930. Note: State provides a state-defined personal exemption amount for each exemption available and/or deductible under the Internal Revenue Code. Under the new federal tax law, the personal exemption is set at \$0 until 2026, but not eliminated. Because it is still available, these state-defined personal exemptions could remain in effect, though uncertainty remains in some cases.

Standard Deduction: Single - \$4,500; Couple - \$9,000

Medical/Dental Deduction: Partial. In Virginia, you can deduct the total amount of qualified medical and dental expenses that exceed 10% of your federal adjusted gross income. The Livable Home Tax Credit (LHTC) applies to purchases of supplies and other items needed to retrofit existing housing or incorporate into new construction to improve accessibility and/or visitability and meets the eligibility guidelines established by the Virginia Department of Housing and Community Development. Tax credits are available for up to \$5,000 for the purchase/construction of a new accessible residence and up to 50% for the cost of retrofitting existing units, not to exceed \$5,000. For additional information about LHTC, [click here](#).

Federal Income Tax Deduction: None

Retirement Income Taxes: A Virginia age deduction allows if you or your spouse were born on or before Jan. 1, 1953. In this instance, you may qualify to claim an age deduction of up to \$12,000 per filer. This deduction shall be reduced by \$1 for every \$1 that the taxpayer's adjusted federal adjusted gross income exceeds \$50,000 for single taxpayers or \$75,000 for married taxpayers. For married taxpayers filing separately, the deduction will be reduced by \$1 for every \$1 the total combined adjusted federal adjusted gross income of both spouses exceeds \$75,000. You may not claim the age deduction if you claim the Virginia Disability Income subtraction.

When a married couple uses the Spouse Tax Adjustment (STA), each spouse must claim his or her own age exemption. Each filer who is considered blind for federal income tax purposes may claim an additional exemption. When a married couple uses STA, each spouse must claim his or her own exemption for blindness. STA enables spouses filing jointly to reduce their tax by up to \$259 if each spouse has taxable income to report and their combined taxable income is more than \$3,000.

Virginia law exempts Social Security and Tier 1 Railroad Retirement benefits from taxation. If you were required to include any of your benefits in federal adjusted gross income, subtract that amount on your Virginia return.

Retired Military Pay: Follows federal tax rules. Military retirement income received by those awarded the Medal of Honor can be subtracted from federal gross income for tax purposes.

Military Disability Retired Pay: Retirees who entered the military before Sept. 24, 1975, and members receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.

VA Disability Dependency and Indemnity Compensation: VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.

Military SBP/SSBP/RCSBP/RSFPP: Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

Inheritance and Estate Taxes

There is no inheritance tax. The estate tax has been repealed for the estates of decedents whose date of death occurs on or after July 1, 2007.

Other State Tax Rates

To compare the above sales, income, and property tax rates to those accessed in other states go to:

- Sales Tax: <http://www.tax-rates.org/taxtables/sales-tax-by-state>.
- Personal Income Tax: <http://www.tax-rates.org/taxtables/income-tax-by-state>.
- Property Tax: <http://www.tax-rates.org/taxtables/property-tax-by-state>.

New Virginia Tax Laws for Jan. 1, 2020

Reduced Sales and Use Tax on Essential Personal Hygiene Products: Effective Jan. 1, 2020, the sales tax rate in Virginia on essential personal hygiene products will be reduced to 2.5%. This includes products such as:

- Disposable diapers (regardless of age of user);
- Disposable incontinence pads;
- Disposable bed sheets; and
- Feminine hygiene products like sanitary napkins and towels and tampons.

Products that don't qualify for the reduced tax rate include but aren't limited to reusable cloth diapers, incontinence pads & undergarments, and reusable bed sheets. For more information, see Tax Bulletin 19-8.

Changes to Standard Deduction of Virginia Individual Income Taxes: For taxable year 2019, the standard deduction will increase to \$4,500 for taxpayers filing single, or married filing separately; and \$9,000 for married taxpayers filing jointly.

Changes to Itemized Deductions of Virginia Individual Income Taxes: For taxable years beginning on or after Jan. 1, 2019, you can deduct real and personal property taxes paid to Virginia or any other taxing jurisdiction up to \$10,000, the annual limitation imposed by federal tax law. Your total itemized deductions may be limited if your federal adjusted gross income is greater than:

- \$271,700 if filing single,
- \$326,050 if filing married filing jointly,
- \$298,850 head of household, or

- \$163,025 married filing separately
See Virginia Schedule A instructions for more information.

Extension of Time to Claim the Land Preservation Tax Credit: To receive credits for land or interest in land conveyed or transferred before Jan. 1, 2020, you must apply by Dec. 31 of the third year following the recorded year of the donation. For land or interest in land conveyed or transferred on or after Jan. 1, 2020, you must apply by Dec. 31 of the second year following the recorded year of the donation. See Land Preservation Tax Credit.

Telework Expenses Tax Credit Expiration: You can't claim this credit for any taxable year beginning on or after Jan. 1, 2019.

New Requirement for the Provision of Preparer Tax Identification Numbers: If you are an income tax professional, for taxable years beginning on or after Jan. 1, 2019, state law requires you to include your Preparer Tax Identification Number (PTIN) on any returns you prepare.

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For further information visit the Virginia Department of Taxation site <https://www.tax.virginia.gov> or call 804-367-367-8031. [Source: <https://www.retirementliving.com/taxes-new-york-wyoming#Virginia> | December 2019 ++]

* General Interest *



Notes of Interest

December 16 thru 31, 2019

- **Military Smoking.** A bipartisan congressional plan to raise the federal minimum age to purchase tobacco from 18 to 21 was included in the sweeping budget bill, which passed and signed into law on 20 DEC. Contrary to previous comments from lawmakers, there is no exception in the law for members of the military.
- **Stephanie Dinh.** South Vietnamese Dinh who experienced firsthand the chaos and heartbreak of the U.S. evacuation in Vietnam when she and her family were rescued by a USS Midway helicopter as Saigon collapsed around them tells her story at <https://www.midway.org/stories/stephanie>.
- **National Guard.** Members of the Guard serving in Operation Guardian Support at the U.S. southern border will now earn time accruals for benefits such as the GI Bill and any other benefits.
- **Fitted Sheets.** Yes, it is possible to fold a fitted bed sheet — to a neat and tidy finish — in 30 seconds. The trick to it is shown at <https://youtu.be/xZsCCQzok7Q>.
- **Governor's Pay.** Democrat Janet Trafton Mills, the first woman to serve as Maine's governor, earns \$70,000 a year — less money by far than any other state's governor. California Gov. Gavin Newsom, a Democrat, was elected in 2018. Newsom previously was mayor of San Francisco and lieutenant governor and his salary jumped from \$202,000 to \$210,000 in December 2019.
- **Heartburn (Gerd).** Long-term use of certain medications for heartburn can increase the risk of bone fractures? The risk is greater when taken at high doses for more than a year.
- **My Christmas Eve.** There are some stories that truly speak to the heart and retired Ohio State Trooper Bob Welsh's touching poem, "My Christmas Eve", is certainly one of them. With his permission, we had the honor of recreating his poem at <https://youtu.be/Yt83CS1DxGI>.

- **Movie.** At <https://vimeo.com/132225548> can be viewed an informative and interesting 59 minute British film “Florence Nightingale”. Code word to access if needed is ‘Florence’.
- **Iran.** A spokesman in Washington said 25 DEC that Iran’s armed forces will hold a joint, four-day naval exercise with Russia and China in the northern part of the Indian Ocean. The drill scheduled for 29 DEC will be the first such trilateral exercise as Tehran seeks to boost military cooperation with Beijing and Moscow amid unprecedented economic sanctions from Washington.
- **Deploy or Out.** The Pentagon's "deploy or get out" policy has forced out roughly 21,000 nondeployable troops since it went into effect last summer, said acting Defense Secretary Patrick Shanahan. "In upholding systematically applied standards, we ensure the readiness of our joint force and cohesion of our units," he said last week before the Senate Armed Services Committee.
- **Burial:** Former prisoners of war and enlisted Medal of Honor recipients are now eligible for burial with full military honors at Arlington National Cemetery, according to a provision in the National Defense Authorization Act signed recently by President Donald Trump.
- **GTMO.** The detention facility for war on terror suspects at the Navy's base at Guantanamo Bay, Cuba, will remain in place for at least another year and prisoner transfers to the U.S. will remain prohibited under the signed fiscal 2020 defense policy bill.

[Source: Various | December 15, 2019 ++]

U.S. Embassy Manila Outreach

Tentatively Scheduled for 16/17 JAN 2020

The U.S. Embassy American Citizenship Services, Social Security Administration, and VA Manila Regional Office and Outpatient Clinic are tentatively scheduled to participate in the following Outreach events. Regional Office staff will be available to assist with questions regarding pension and benefit claims, and Outpatient staff will be able to schedule appointments provide wellness checkups, and will have flu and pneumonia vaccines available

Angeles City, Pampanga

Date: Thursday, 16 January 0800 a.m. to 11:00 a.m.

Venue: Clark Marriott Hotel

5400 Manuel Roxas Highway, Clark Freeport, Mabalacat

Olongapo City, Zambales

Date: Friday, 17 January 0800 a.m. to 11:00 a.m.

Venue: Mansion Garden Hotel

Dewey Avenue cor. Bonifacio St., Subic Bay Freeport

[Source: U.S. Embassy Manila Notice | RAO Angeles City RP | December 2019 ++]

Trump Border Wall

Update 04: Federal Court Ruling Halts Construction

The Army Corps of Engineers has halted construction on about 175 miles of border wall after a federal judge last week issued an injunction on \$3.6 billion in military construction funds the Pentagon had diverted to help put up barriers on the U.S.-Mexico border, a spokeswoman for the Army Corps of Engineers confirmed to Military Times. The Pentagon had spent more than half a billion of the funding on four contracts for about 70 miles of that plan, according to Army data. “Because ... the balance of the equities and public interest weigh in their favor, they are

entitled to a permanent injunction against defendants' use of [military construction] funds for border barrier protection," Judge David Briones wrote in his decision for El Paso County v. Trump.

Briones explained that President Donald Trump's declaration of a national emergency at the border, which Briones invalidated in a separate October decision, cannot override a congressionally approved federal budget, which set aside that \$3.6 billion for needed military construction projects, 127 in all. "The U.S. Army Corps of Engineers will follow the two district courts' rulings, which issued nationwide injunctions or stop work, for the [milcon]-funded border barrier construction program," spokeswoman Raini Brunson told Military Times. The ruling does not affect another \$2.5 billion in Pentagon funding, from a counter-drug operations account, that is still free to fund 129 miles of barrier construction, Brunson added, as well as \$3.7 billion from the Homeland Security Department.

Pentagon officials have said that weak protection from an influx of migrants at the border has required troops to deploy south since late last year, but that as construction continues, there will be less need for service members to help with surveillance and detention. "So anywhere you've now stopped the flow coming across, where we've committed both detection and monitoring personnel and border police, we no longer have to commit the same number of personnel," Lt. Gen. Andrew Poppas, director of operations for the Joint Staff, told reporters in September. In the meantime, that month, Defense Secretary Mark Esper authorized up to 5,500 troops on the border at any given time. As of early December, there were about 5,000 deployed, an almost even split of National Guard and active duty troops.

Border wall funding had been holding up a defense authorization act and 2020 federal budget, as Democratic and Republican lawmakers pushed back and forth over whether and how to fund it. "Declare victory, OK? You managed to get \$7.5 billion for the wall, and I'm told ... they can't spend that \$7.5 billion before the end of [fiscal year 2020]," House Armed Services Committee chairman Rep. Adam Smith (D-WA) told an audience in December. [Source: MilitaryTimes | Meghann Myers | December 17, 2019 ++]

Afghan Peace Talks

Update 06: Taliban Aiming for an 'Inclusive' Government



Taliban members including Taliban Qatar spokesman Suhail Shaheen, second from the right, in Doha in July.

As the Taliban and the United States inch closer toward a deal that would have U.S. troops withdraw from Afghanistan, the militant group's leaders are trying to present themselves as a political movement ready to responsibly wield power. Suhail Shaheen, a senior Taliban spokesman, recently told NBC News that the Taliban was willing to form a government that includes allies of President Ashraf Ghani. "We want an inclusive government because that will guarantee a stable government in the country. Otherwise we will have fighting," Shaheen said. The Taliban has so far rejected official negotiations with the Ghani administration, labeling it a "stooge" government.

Shaheen did not elaborate on what an "inclusive" government means in practice or whether it amounted to a democracy. The Taliban has misled the media in the past and has consistently rejected taking part in elections and called on Afghans to boycott votes. Shaheen also said that shortly after signing the deal with the U.S., the Taliban

would take part in an "intra-Afghan" negotiation with the aim of establishing a government in which all Afghans can participate. He added that the Taliban would consider the Afghan government as one faction of the non-Taliban side but would still not recognize it as legitimate.

America's war in Afghanistan has raged for 18 years and cost the lives of around 2,300 U.S. troops, according to the Department of Defense. It is the U.S.'s longest war. From January 2009, when the United Nations began a systematic documentation of civilian casualties, to September, some 34,000 civilians were killed as a result of the armed conflict. "Everyone knows that it is a meaningless war in Afghanistan," Shaheen said. Analysts caution that the militants — whose harsh and austere rule ended in 2001 when American troops invaded the country after the group sheltered 9/11 architect Osama bin Laden — have made similar but vague statements in the past about engaging with Afghan society and not seeking a monopoly on power. In practice, they warned, negotiations may not play out as Shaheen suggests.

The question remains what will happen during these talks, said Ashley Jackson, a research associate at the Overseas Development Institute, a London-based think tank. "Will fighting continue between Taliban forces and the Afghan government? Will they try and take more territory while those talks are going on, or will there be some sort of peace or some sort of violence reduction?" she said. But, Jackson said, these latest comments represent an increasingly concrete acknowledgment that the Taliban may be willing to engage with Ghani's government and negotiate a political settlement.

Graeme Smith, a senior consultant for the International Crisis Group, which aims to prevent and resolve deadly conflict, called Shaheen's comments "fairly momentous." "The Taliban has always vowed that they would never negotiate the political future of Afghanistan while there were foreign boots on Afghan soil," he said. Now the Taliban appears to be saying that they will do just that, he added, because they will be sitting down and beginning peace negotiations, including with members of the Afghan government, before U.S. troops would have physically left Afghanistan. "You can see the Taliban forming their thinking more and more clearly of the next steps of the political process," he added. Whether or not an "inclusive government" for all Afghans can be achieved in practice is a different issue, however.

The Taliban's claims come after years of restricting girls' education and stopping women from working outside of the home unless accompanied by a male relative. And while in power, the Taliban persecuted religious and ethnic minorities — particularly Shiite Hazaras. But before so-called intra-Afghan talks can start, the U.S. and Taliban must reach a deal. Last week, the U.S. special envoy said the U.S. was "taking a brief pause," apparently in reference to the negotiations after the Taliban attempted to breach a U.S. airfield. NBC News also reported on 21 DEC that the Trump administration intends to announce the drawdown of about 4,000 troops from Afghanistan as early as this week, according to three current and former U.S. officials. The move could potentially undermine negotiations with the Taliban as the group's key demand is for U.S. troops to leave Afghan soil.

Shaheen told NBC News that the Taliban would guarantee women's right to work and to study as is enshrined in Islamic law, but he did not give details on what this entails. While the Taliban has never explicitly forbidden women from going to school or work, in reality it often limits girls to only a few years of schooling or bans them from education altogether, according to Human Rights Watch. [Source: NBC News | Saphora Smith, Ali Arouzi & Mushtaq Yusufzai | December 20, 2019 ++]

Trump Afghanistan Strategy

Update 04: Private Meetings with Enlisted Troops

Months after becoming president in 2017, Donald Trump began taking meetings with enlisted U.S. service members who deployed to Afghanistan in order to get a better understanding of America's longest war. "I want to sit down with

some enlisted guys that have been there," Trump told advisers, according to the national-security journalist Peter Bergen's latest book, *Trump and His Generals: The Cost of Chaos*. "I don't want any generals in here. I don't want any officers," Trump added, according to Bergen's book, which is sourced from dozens of interviews with current and former White House officials and military officers. "I just want enlisted guys."

The meetings were intended for candid discussions about the war in Afghanistan, which was nearing its sixteenth-year at the time, with US troops who served on the front lines. Enlisted service members are typically viewed as the lifeline of the military — they are the men and women who conduct the specific tasks given to them by their officers, whose primary purpose is to lead. Compared to their commissioned counterparts, enlisted troops are also unencumbered by the day-to-day politics of the military, and may have given an unfiltered assessment of the war in talks with their commander-in-chief.

One of the first groups of Afghanistan veterans to speak with Trump were U.S. Navy SEALs who spoke critically of the war. "It's unwinnable. NATO's a joke. Nobody knows what they're doing," the SEALs told Trump, according to Bergen's book. "We don't fight to win. The morale is terrible. It's totally corrupt." The North Atlantic Treaty Organization joined the fight against al-Qaida in Afghanistan after the 9/11 attacks, and led the International Security Assistance Force of 130,000 troops until 2014. The organization's efforts in Afghanistan have been deeply criticized by those who point towards the continued presence of the Taliban in the region, and the 2,400 American deaths in the conflict.

Details of Trump's conversation with the SEALs also comes amid an extensive Washington Post investigation, dubbed the "The Afghanistan Papers," in which senior US officials are accused of mischaracterizing the war. Many of these senior officials, including US Army Lt. Gen. Michael Flynn, were discovered to have held private reservations about the war effort even as the White House and Defense Department publicly advanced an optimistic outlook. Two years before the publication of *The Afghanistan Papers*, the Navy SEALs appeared to concur with the views held by these senior military leaders. "The officials in the government are awful people. They lie to you," the SEALs said to Trump.

Trump appeared to be receptive to the opinions floated during the meeting and said, "I want to do this again," according to Bergen. Trump later met with four U.S. Army and Air Force senior enlisted servicemen at the White House on July 18, 2017. "I've heard plenty of ideas from a lot of people, but I want to hear it from the people on the ground," Trump said at a press conference at the time. One day after the meeting, Trump was said to have met with senior U.S. military officials in the Situation Room at the White House. In the meeting, Trump said the U.S. service members he spoke with knew "a lot more than you generals," and added that "we're losing" in Afghanistan. Trump also compared the senior military leaders with a consultant for a Manhattan restaurant from the late 1980s. Instead of heeding the advice of an overpaid consultant who merely suggested expanding a kitchen for renovations, Trump argued that it would have been more prudent, and cheaper, to solicit the advice of waiters from a restaurant.

The Trump administration has continued vacillate between pulling U.S. troops from Afghanistan, a campaign promise he made in 2016, and redeploying additional troops. The Trump administration indicated it would withdraw roughly 4,000 US troops from Afghanistan in recent weeks, three unnamed current and former U.S. officials said to NBC News. [Source: Task & Purpose | David Choi, Business Insider | December 25, 2019 ++]

Pentagon History

Did You Know?

The Pentagon is a universal symbol of U.S. strength and security known around the world, but do you know the history behind it? The 1,100 acres of land on which the Pentagon sits was once part of the sprawling estate of Confederate

Gen. Robert E. Lee. The federal government confiscated it during the Civil War, but the building's concept and construction didn't happen until several decades later. Also:



It was supposed to be temporary.

The Pentagon was the brainchild of Army Brig. Gen. Brehon B. Sommervell, who, in the early 1940s, pitched it as a temporary solution to the then-War Department's critical shortage of space as the threat of joining World War II became imminent. The plan was approved, and on Sept. 11, 1941, construction began. About 296 acres of land were designated for the building, which was supposed to be turned into a hospital, office or warehouse once World War II was over. Construction begins on a massive plot of land. In the distance is the Washington Monument.

Why make it a pentagon shape?

The logic behind this was pretty simple — the site designated for construction was bordered by five roadways, so the developers decided to go with a five-sided building. Naturally, they called it the Pentagon. An incredible amount of workers and materials brought it together. The grounds and building went up in a stunning 16 months. The building was officially completed in January 1943, thanks to the help of 1,000 architects and 14,000 tradesmen who worked three shifts around the clock. A staggering amount of materials were needed, too, including:

- 435,000 yards of concrete
- 43,000 tons of steel
- 680,000 tons of sand and gravel

The first tenants moved into the building in April 1942, several months before the building was finished.

Temporary needs quickly became permanent.

At the height of World War II, the Pentagon housed more than 33,000 people, and its worth exceeded expectations. Officials discovered that they did, in fact, need to keep such a large military force active once the war was over. So, instead of turning the building into something else, it remained the military's command center. Nowadays, it houses the Office of the Secretary of Defense, the Joint Chiefs of Staff and the highest echelons of the Army, Navy, Marine Corps and Air Force. In 1992, the building was designated a National Historic Landmark. Due to its age, renovations began around that time on the building's 4 million square feet of space.

Ongoing renovations likely saved lives on 9/11.

On Sept. 11, 2001, the nation's sense of security was shattered when terrorists hijacked commercial airplanes and flew them into New York City's World Trade Center, into a field in rural Pennsylvania, and into the nation's symbol of military might. American Airlines Flight 77 crashed into the west side of the Pentagon, penetrating three of its five rings and killing 184 people. Thankfully, several offices in that area weren't occupied because of the ongoing renovations. In fact, one of the sections had just finished getting upgrades that improved security features, including walls and windows with greater blast resistance. An initial analysis after the attacks suggested that helped to save a lot of lives.

Post-9/11 renovations continued for a decade.

The team working those initial renovations was tasked with rebuilding the damaged portions. The reconstruction effort was dubbed the Phoenix Project, and it cost \$500 million. By Aug. 15, 2002 — less than a year later — the first tenants whose offices were damaged began to return, even though renovations were nowhere near complete. Aside from the rebuild, a groundbreaking for a memorial honoring the lives of the 184 killed at the Pentagon on 9/11 began June 15, 2006. The memorial, which was dedicated on Sept. 11, 2008, sits on a two-acre plot of land on the southwest side of the building, next to where the airplane struck that fateful day.

There were challenges.

Even before the terrorist attacks, the renovations were considered a massive undertaking, which included:

- Removing all hazardous materials
- Replacing all building systems
- Adding new elevators and escalators to improve vertical circulation
- Installing new security and telecommunications systems to match the times
- Integrating sustainable design measures and force protection initiatives prompted by the 9/11 attacks
- Environmental considerations: High-efficiency lights, recycled gypsum wall board and recycled-content carpet were installed, and 90 percent of all the concrete and metal used was diverted from landfills

According to Pentagon historians, 40,000 personnel had to be relocated during the project's various phases, which went as follows: Each wedge was broken into 10,000 square feet; plumbers, electricians and other tradesmen then had five days to complete their tasks before moving onto the next 10,000 square-foot section. The first section was completed in 26 weeks to accommodate a timetable laid out by Congress.

[Source: DOD News | Katie Lange | December 19, 2019 ++]

Nuclear Waste

Update 02: Congress Directs Repairs to Nuclear Waste 'Coffin'

Congress has taken notice of the otherworldly concrete dome on a spit of coral in the central Pacific that serves as a massive radioactive trash can for doomsday weapons waste. As part of the defense bill signed into law by President Donald Trump on 20 DEC, Energy Secretary Dan Brouillette was directed to report back to Congress within six months on "the status of the Runit Dome in the Marshall Islands" and the dangers posed by potential leaks. The Runit Dome, sometimes called the "Cactus Dome" and referred to locally as "The Tomb," was constructed in the aftermath of 43 nuclear weapons detonations conducted by the U.S. military in Enewetak Atoll and nearby atolls between 1946 and 1958.

A section of the fiscal 2020 National Defense Authorization Act also required Brouillette to come up with "a detailed plan to repair the dome to ensure that it does not have any harmful effects to the local population, environment, or wildlife, including the projected costs of implementing such plan." In May, United Nations Secretary General Antonio Guterres gave support to the claims of Dr. Hilda Heine, president of the Marshall Islands, regarding risks to the dome from rising waters around Runit Island -- a phenomenon she attributed to climate change. In an address on Fiji following tour of the central Pacific, Guterres said Heine was "very worried because there is a risk of leaking of radioactive materials that are contained in a kind of coffin in the area" on Runit Island.

- "The Pacific was victimized in the past as we all know" by the scores of nuclear weapons tests above ground, on the ground and underwater in the Marshalls, Guterres said.
- "The consequences of these have been quite dramatic, in relation to health, in relation to the poisoning of waters in some areas," he said.

On May 6, 1958, the U.S. set off an 18-kiloton device on a platform at the northern tip of Runit Island, creating a 350-foot wide crater as part of the U.S. military's Operation Hardtack. In 1977, the Defense Nuclear Agency began a cleanup of the Enewetak test sites that focused on dumping the waste in the Runit crater. Over four years, about 4,000 U.S. Army troops dumped 111,000 cubic yards of soil into the crater and covered it up with more than 350, 18-inch thick concrete slabs to form a dome 377 feet in diameter, according to an investigative series by the Los Angeles Times.

The provision in the NDAA calling for an assessment of repairs to the Runit Dome was the result of an amendment to the bill offered in June by Rep. Tulsi Gabbard (D-HI), a contender for the Democratic presidential nomination. "The Runit Dome, locally called The Tomb, contains 111,000 cubic yards of radioactive nuclear waste created by U.S. nuclear testing during the Cold War," Gabbard said in a release. "The U.S. government is responsible for this storage site and must ensure the protection of the people and our environment from the toxic waste stored there." [Source: Military.com | Richard Sisk | December 26, 2019 ++]

Homeowners Insurance

Update 14: Coverage for Your House and Personal Possessions

If your house burns down or if your possessions are stolen, you don't want to find out that your homeowners insurance policy pays less than you thought it would. Here are some things you can do to make sure you're not underinsured to help you avoid such unpleasant surprises.

1. Find out how much it would cost to rebuild your home.

The amount of insurance you buy should be based on rebuilding costs, not the price of your home. The cost of rebuilding your house may be higher (or lower) than the price you paid for it or the price you could sell it for today. Your insurance agent or company representative generally can calculate rebuilding costs for you or you can hire an appraiser to do the job. Your local real estate agent will be able to give you the names of appraisers.

The cost of rebuilding your house is based on local construction costs and the kind of house you own. This includes the type of exterior wall construction – frame, masonry or veneer; the square footage of the structure; the style – ranch or colonial, for example; the number of bathrooms and other rooms; the type of roof and the materials used; and whether it was custom built. Other things that affect the rebuilding cost are an attached garage, a fireplace, exterior trim and special features, like arched windows.

A good way to get a ballpark estimate of the cost of rebuilding is to calculate the square footage and multiply it by local building costs per square foot for your type of house. For example, suppose your home is 2,000 square feet (1,200 square feet on the ground floor and 800 on the second floor) and that building costs in your community and for your type of house are \$80 per square foot. The cost to replace your home would be approximately \$160,000. You can ask a real estate agent or appraiser for average building costs in your area.

2. It's a good idea to insure your home for the cost of rebuilding it.

Few homes are totally destroyed by a disaster, but yours could be one of those few. If it's insured for less than the rebuilding cost, you run the risk of not having enough money to replace it with one of similar size and quality. Make sure your insurance agent knows about any improvements or additions to your house since you last talked about your insurance policy. If you don't increase your limits to cover the cost of rebuilding a new deck, a second bathroom, a larger kitchen or other improvements that have increased the cost to rebuild your home, you may save a little money on your insurance premium but you risk being underinsured. If you don't have sufficient insurance, your insurance company may only pay a portion of the cost of replacing or repairing damaged items.

Look at your homeowners insurance policy to see the maximum amount your insurance company would pay if your house was damaged and had to be rebuilt. The limits of the policy typically appear on the Declarations Page under

Section I, Coverages, A. Dwelling. Your insurance company will pay up to this amount to rebuild your home. Some banks require you to buy homeowners insurance to cover the amount of your mortgage. If the limit of your insurance policy is based on your mortgage, make sure it's enough to cover the cost of rebuilding.

3. Make certain that the value of your insurance policy is keeping up with increases in local building costs.

If the limits of your policy haven't changed since you bought your home, then you're probably underinsured. Many insurance policies include an inflation guard clause that automatically adjusts the limit to reflect current construction costs in your area when policies are renewed. If your policy doesn't include this clause, see if you can purchase it as an endorsement.

4. Find out whether you have a "replacement cost" policy for the dwelling.

Most policies these days cover replacement cost for structural damage, but it's wise to check with your insurance agent or company representative. A replacement cost policy will pay for the repair or replacement of damaged property with materials of similar kind and quality. The insurance company won't deduct for depreciation -- the decrease in value due to age, wear and tear, and other factors. If you own an older home, you may not be able to buy a replacement cost policy. Instead, you may have a modified replacement cost policy. This means that instead of repairing or replacing features typical of older homes, like plaster walls and hard wood floors, with similar materials, the policy will pay for repairs using the standard building materials and construction techniques in use today.

Insurance companies differ greatly in how they insure older homes. Some won't insure older homes for the replacement cost because of the expense of re-creating special features like wall and ceiling moldings and carvings. Other companies will insure older homes for the replacement cost as long as the dwelling is in good condition. If you can't insure your home for the replacement cost or choose not to do so -- in some cases, the cost of replacing a large old home is so high that you might not want to replace it with a house of the same size -- make sure the limits of the policy are high enough to provide you with a house of acceptable size and quality.

5. Find out whether building codes in your community have changed since your home was built.

Building codes require structures to be built to minimum standards. If your home were damaged, you might have to rebuild it to comply with the new standards. In some cases, complying with the code may require a change in design or building materials and may cost more. Generally, homeowners insurance policies won't pay for the extra expense but insurance companies offer an endorsement that pays a specified amount toward these costs. (An endorsement is a form attached to an insurance policy that changes what the policy covers.)

6. Consider buying an extended or guaranteed replacement cost policy.

An extended replacement cost policy will pay a certain percentage over the limit to rebuild your home -- 20 percent or more depending on the insurer -- so that if building costs go up unexpectedly, because there's a shortage of building materials or construction workers, for example, you will have extra funds to cover the bill. Some companies offer a guaranteed replacement cost policy that will pay whatever it costs to rebuild your home as it was before the fire or other disaster, even if it exceeds the policy limit. This gives you protection against sudden increases in construction costs but it generally doesn't cover the cost of upgrading the house to comply with building codes. A guaranteed replacement cost policy may not be available if you own an older home.

7. Your homeowners insurance policy does not cover flood damage.

Ask your insurance agent or insurance company representative if your home is in an area that is likely to be flooded. If it is, your agent may be able to help you get flood insurance, or contact the National Flood Insurance Program (NFIP) by telephoning (899) 379-9531 or by accessing its Web site at www.floodsmart.gov. Flood insurance is available from the NFIP.

8. Make a list of all your personal possessions and keep it up to date.

Include everything you own in your home and in other buildings on the property. Don't forget to list indoor and outdoor furniture; appliances, stereos, computers and other electronic equipment; hobby materials and recreational equipment; china, linens, silverware and kitchen equipment; and jewelry, clothing and other personal belongings. If you have a

claim, the more information you have about the damaged items -- a description of each and the date and place of purchase -- the faster the claim can be settled.

Videotape or take photographs of rooms and their contents. Note where and when you bought each item. Write down the brand names and model numbers of appliances and electronic equipment. Add new items as you buy them. Keep receipts with the list. Be sure you store your home inventory somewhere safe off the premises -- in a bank deposit box or with a neighbor or relative -- so that it isn't destroyed if your home is damaged.

9. Estimate the value of your personal possessions at current prices.

The total is the amount of insurance you would need to replace the contents of your home with new items if everything was destroyed.

10. Find out how much insurance you have for the contents of your home in your homeowners insurance policy.

The limit of the policy is shown on the Declarations Page under Section I, Coverages, Personal Property. Most companies provide coverage for 50 percent to 70 percent of the amount of insurance on the dwelling. Now compare the Personal Property limit with the total value of the items on your list of personal possessions. If you think you're underinsured, discuss this problem with your insurance agent or insurance company representative.

11. Consider replacement cost insurance for your personal possessions.

There are two ways of insuring your personal possessions. If you already have a homeowners insurance policy, find out whether claim payments for damage to your personal property would be based on replacement cost or actual cash value. Check your policy under Section I, Conditions, Loss Settlement, or ask your agent. As with insurance for the structure, a replacement cost policy generally pays the dollar amount needed to replace a damaged item with one of similar kind and quality without deductions for depreciation. An actual cash value policy pays the amount needed to replace the item, minus depreciation.

Suppose, for example, a fire destroyed a five-year-old TV set. If you had a replacement cost policy for the contents of your home, the insurance company would pay to replace the TV set with a new one. If you had an actual cash value policy, the company would pay only a percentage of the cost of a new TV set because the TV had been used for five years and would be worth less than its original cost.

12. Check the limits on certain kinds of personal possessions, such as jewelry, silverware and furs.

This information is in Section I, Personal Property, Special Limits of Liability. Some insurance companies also place a limit on what they'll pay for computers. If the limits are too low, consider buying a special personal property "endorsement" or "floater." (A floater is a form of insurance that allows you to insure valuable items separately.)

Terms you may need to know

13. Terminology.

Prior to deciding on obtaining insurance and how much, you should be familiar familiar with the following insurance terms: Go to <https://www.iii.org/sites/default/files/docs/pdf/possessions.pdf> to obtain a brochure on insuring you home and personal possessions:

- *Actual Cash Value* -- The current value of property measured in cash, usually arrived at by taking the replacement cost and deducting for depreciation brought about by physical wear and tear, age and other factors.
- *Endorsement* -- A written form attached to a policy that alters the policy's coverage, terms or conditions.
- *Extended and Replacement Cost Insurance* -- Homeowners policies that cover part, or all, of sudden increases in construction costs that push the expense of rebuilding above the policy limit. An extended replacement cost policy pays a certain percentage above the limit. A guaranteed replacement cost policy pays to rebuild a home as it was before the disaster without regard to the limit.
- *Floater* -- A policy that applies to movable property whatever its location, commonly used to insure items that have a special value such as expensive jewelry.

- *Replacement Cost Dwelling Insurance* -- Insurance that pays for the cost of replacing the home without deduction for depreciation, but limited by the dollar amount displayed under Section 1, Coverages, A. Dwelling on the Declarations Page of the policy.
- *Replacement Cost Contents Insurance* -- Insurance that pays the dollar amount needed to replace damaged personal property with items of similar kind and quality without deducting for depreciation.

[Source: Insurance Information Institute | December 2019 ++]

Robocalls

Update 01: S.151 Will Reduce the Number you Receive

Federal legislation that aims to crack down on robocalls is now waiting to be signed into law. *The Pallone-Thune TRACED Act* (S.151) reached President Donald Trump’s desk on 20 DEC after the U.S. House and Senate agreed on a final version of the bill. “TRACED” is an acronym for “Telephone Robocall Abuse Criminal Enforcement and Deterrence.” The Pallone-Thune TRACED Act would require phone companies to adopt authentication technology that enables them to determine whether incoming calls are legitimate before they reach customers’ phones. Democratic Sen. Ed Markey of Massachusetts, who introduced an earlier version of the bill with Republican Sen. John Thune of South Dakota, explained in a recent statement:

“The TRACED Act cracks down on scammers by requiring phone carriers to authenticate whether calls are legitimate, and then blocking unverified robocalls at no charge to consumers. ... I hope the President quickly signs this bill into law so that families can enjoy a new year of family calls instead of robocalls.”

According to an announcement from Thune’s office, the Pallone-Thune TRACED Act also better equips certain federal agencies to help combat robocalls. For example, the bill:

- “Broadens the authority of the Federal Communications Commission (FCC) to levy civil penalties of up to \$10,000 per call on people who intentionally flout telemarketing restrictions.
- Extends the window for the FCC to catch and take civil enforcement action against intentional violations to four years after a robocall is placed. Under current law, the FCC has only one year to do so, and the FCC has told the committee that ‘even a one-year longer statute of limitations for enforcement’ would improve enforcement against violators.”

The bill also tasks the FCC with kick-starting a process for protecting consumers from unwanted text messages and “one-ring” scams, which we reported on in “Why Answering the Phone at Night Could Cost You Cash.” An estimated 54 billion robocalls were placed during the first 11 months of 2019 in the U.S., according to the YouMail Robocall Index. To learn more about how you can protect yourself from robocalls, check out Money Talks News’ [latest stories](#) on these unwanted calls. [Source: MoneyTalksNews | Karla Bowsher | December 23, 2019 ++]

Army vs. Navy

Spirit Videos

Every year, Army cadets and Navy midshipmen spend hours or weeks making spirit videos to taunt the opponent during the week before the annual Army-Navy game. Once the game is over, most of us never think about them again. This year, we decided to go back and resurface some of the finest spirit videos from the last decade. No matter which side you're on, these videos feature some sick burns:



- Army: Lead From the Front (2017) @ https://youtu.be/GuAs3LaJG_M
- Navy: Star Wars (2015) @ <https://youtu.be/svU2317XiPw>
- Army: Alexis (2018) @ <https://youtu.be/FGjF3UFF5uk>
- Navy: Mission Bond (2017) @ <https://youtu.be/HKq6-W9Ulh0>
- Army: Sing Second (2017) @ <https://youtu.be/rLxosR9HnJ8>
- Navy: We Give a Ship (2014) @ <https://youtu.be/ZY2J21Uti6g>
- Army: Operation Calamari (2017) @ <https://youtu.be/8x0ojqXW1-c>
- Navy: Game for the Real Players (2012) @ <https://youtu.be/YWwq0PYvJFg>
- Army: Child's Play (2016) @ <https://youtu.be/zDh3YGrrHAQ>
- Navy: Look at Me Now (2013) @ <https://youtu.be/Neh2wxSXECA>

[Source: Military.com | James Barber | December 4, 2019 ++]

Book Review: With the Old Breed At Peleliu and Okinawa



E. B. "Sledgehammer" Sledge's memoir gives a firsthand and unapologetically honest perspective on the Pacific Theater of World War II. His memoir is a front-line account of infantry combat in the Pacific War. It brings the reader into the island hopping, the jungle heat and rain, the filth and malaise, the fear of potential "banzai attacks," and the hopelessness and loss of humanity that so uniquely characterized the campaign in the Pacific. Sledge wrote starkly of the brutality displayed by Japanese soldiers during the battles and of the hatred that both sides harbored for each other. In Sledge's words, "This was a brutish, primitive hatred, as characteristic of the horror of war in the Pacific as the palm trees and the islands."

Sledge describes one instance in which he and a comrade came across the mutilated bodies of three Marines, butchered and with severed genitals stuffed into their mouths. He also describes the behavior of some Marines towards dead Japanese, including the removal of gold teeth from Japanese corpses, as well as other macabre trophy-taking. He details the process and mechanisms that slowly strip away a soldier's humanity and compassion, making the thought process accessible to those who have never served in combat.

Sledge describes in detail the sheer physical struggle of living in a combat zone and the debilitating effects of constant fear, fatigue, and filth. "Fear and filth went hand-in-hand," he wrote. "It has always puzzled me that this important factor in our daily lives has received so little attention from historians and is often omitted from otherwise excellent personal memoirs by infantrymen." Marines had trouble staying dry, finding time to eat their rations, practicing basic field sanitation (it was impossible to dig latrines in the coral rock on Peleliu), and simply moving around on the pulverized coral of Peleliu and in the mud of Okinawa.

One of the themes of "With the Old Breed," regardless of which battle Sledge is recounting, is the near impossibility of communicating the experience of combat to those who have not experienced it. Following are some readers reviews:

"In all the literature on the Second World War, there is not a more honest, realistic or moving memoir than Eugene Sledge's. This is the real deal, the real war: unvarnished, brutal, without a shred of sentimentality or false patriotism, a profound primer on what it was like to be in that war. It is a classic that will outlive all the armchair generals' safe accounts of - not the 'good war' - but the worst war ever."

~Ken Burns

"Eugene Sledge became more than a legend with his memoir, 'With The Old Breed.' He became a chronicler, a historian, a storyteller who turns the extremes of the war in the Pacific - the terror, the camaraderie, the banal and the extraordinary - into terms we mortals can grasp."

~Tom Hanks

This is the best first-person book on the Pacific war in World War Two that I have ever read. To be fair, I have many more books on the ETO, but this book stands out as a moving account of the miseries of the common soldier who fought eyeball to eyeball with his Japanese counterparts in the steamy jungles. Eugene Sledge is an example of American manhood that I fear is lost. A young man from a good family who was anxious to defend his country, he and his fellow Marines willingly suffered for their country in a way I doubt many young people today would. I hope I'm wrong. I've found the most moving stories of WWII don't come from historians, but from the common fighting man. This is one of the best.

~History Buff

No doubt, the greatest book I have ever read. Leaving no emotion untouched, Sledge strips away any notion of glory in battle. I understand war is brutal and senseless, but I now have a new outlook that reinforces that opinion. Should be read by students and anyone who wants to join the military. Praise those who were forced to endure battle. No one can fully grasp the experience, without being there. I do know that I would be very reluctant to.

~Mr. Krinkle

About the Author

E. B. Sledge was born and grew up in Mobile. In late 1943 he enlisted in the U.S. Marine Corps. After basic training, he was sent to the Pacific Theater where he fought at Peleliu and Okinawa, two of the fiercest battles of World War II. Following the Japanese surrender, Sledge served in China as part of the occupation force. Upon his return home, he obtained a Ph.D. in biology and joined the faculty of Alabama College (later the University of Montevallo), where he taught until retirement. Sledge initially wrote about his war experiences to explain them to his family, but he was persuaded by his wife to seek publication. Sledge died on March 3, 2001. Much of what E.B. Sledge wrote in his book was a major part of HBO's "The Pacific."

[Source: Together We Served | December 2019 ++]

Sleep

Update 12: Study Finds Habits Predict Mortality

Sleep quality and duration are useful in predicting mortality, according to a study including a Minneapolis VA Health Care System researcher. Researchers looked at health data on more than 8,000 older adults, covering an average of 13 years. Using machine learning programs, they found that a multidimensional set of sleep factors was a significant predictor for all-cause and cardiovascular mortality. The most predictive sleep characteristics were time spent in bed, time to bed, wake-up time, and napping habits. Sleep was less predictive of all-cause mortality than factors such as demographics, physical health, or medication but more predictive than health behaviors such as smoking or drinking alcohol. The results suggest that developing comprehensive tools to measure sleep quality and habits could help predict mortality risk, say the researchers. They add that such tools could also aid in working with patients to improve their sleep habits. [Source: Journal of Gerontology | February 18, 2019 ++]

Interesting Inventions

Table Tennis Door



Have You Heard?

Military Humor 10 | Dead Penguins | Jewish Humor

Military Humor 10

During that first roll call in the Army, I waited in dread as the sergeant got to my name: DiFelicianantonio. There was bound to be trouble, and I was right, because suddenly, he fell silent—eyebrows arched, brain overloaded.

After a long pause, he thundered, “The alphabet?!”

#####

When I spotted a Navy captain on the street, I saluted and bellowed, “LST 395,” which was the designation and number of the ship I served on during World War II. The captain returned my salute and responded, “LMD 67.”

“What’s an LMD?” I asked. “Large mahogany desk.”

#####

The only time you have too much fuel is when you’re on fire.

#####

A military base commander called to complain that the weather-forecasting software our company created for them kept reporting unexplainable wind shifts. “Do you know where the sensor is located?” my coworker asked.

“Of course,” he responded. “It’s where we park the helicopters.”

#####

My husband is infantry, and he said the most wonderful things to convince me to marry him:

- The closets could all be mine since he wears the same thing every day.
- I could have as many babies as I want because giving birth is free.
- He would never get on my nerves, because he would always be gone.

#####

Humankind has a perfect record in aviation; we never left one up there.

#####

We were an Air Force family, but our son could not grasp that fact. Anytime someone asked what his father did, he’d say, “He’s in the Army.” I told him umpteen times, “Stop telling people I’m in the Army!”

It finally seemed to hit home because on the admittance form for kindergarten, under “father’s profession,” the teacher wrote, “He doesn’t know what his father does, but he’s not in the Army.”

#####

“Never fly in the same cockpit with someone braver than you.”

“The only time you have too much fuel is when you’re on fire.”

“Weather forecasts are horoscopes with numbers.”

“Airspeed, altitude, and brains: Two are always needed to successfully complete the flight.”

#####

I was in the bathroom brushing my teeth when my squad leader barged in. He was holding a toothbrush, which he proceeded to use to scrub underneath the rim of a toilet.

“What are you doing?” I asked. “Hazing the new guy,” he said with a grin. “You do know that he could get ill from the bacteria on the toilet.”

His reply was quick and to the point: “You didn’t.”

-o-o-O-o-o-

Dead Penguins

Did you ever wonder why there are no dead penguins on the ice in Antarctica? Where do they all go? Wonder no more! It is a known fact that the penguin is a very ritualistic bird and lives an extremely ordered and complex life. Penguins are extremely committed to their family and will mate for life, as well as maintain a form of compassionate contact with their offspring throughout the remainder of their life.



If a penguin is found dead on the ice surface, other members of the family and their social circle have been known to dig holes in the ice, using only their vestigial wings and beaks, until the hole is deep enough for the dead bird to be rolled into, and buried. After packing the ice back in the hole, the male penguins then gather in a circle around the fresh grave and sing:

"Freeze a jolly good fellow."

"Freeze a jolly good fellow."

You didn't really believe that I know anything about penguins, did you? It's so easy to fool OLD people!
I am sorry, an urge came over me that made me do it!!! Oh, quit whining; I fell for it, too...

-o-o-O-o-o-

Jewish Humor

I just got back from a pleasure trip.
I took my mother-in-law to the airport.

Someone stole all my credit cards, but I won't be reporting it.
The thief spends less than my wife did.

We always hold hands.
If I let go, she shops.

My wife and I went back to the hotel where we spent our wedding night; only this time I stayed in the bathroom and cried.

My wife and I went to a hotel where we got a waterbed.
My wife called it the Dead Sea.

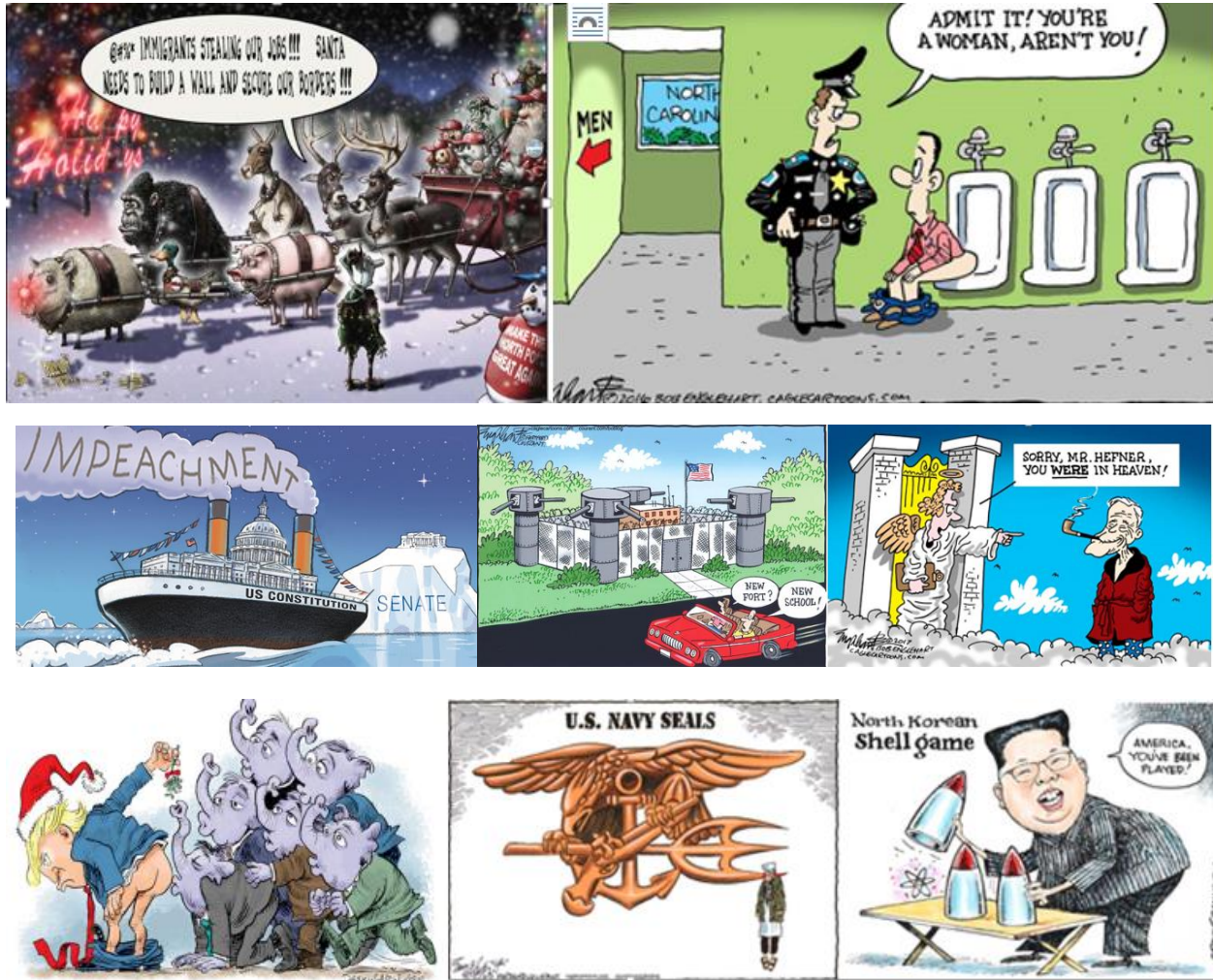
My wife was at the beauty shop for two hours. That was only for the estimate.
She got a mudpack and looked great for two days.
Then the mud fell off.

The Doctor gave a man six months to live.
The man couldn't pay his bill, so the doctor gave him another six months.

The Doctor called Mrs. Cohen saying, "Mrs. Cohen, your check came back."
Mrs. Cohen answered, "So did my arthritis!"

Doctor: "You'll live to be 60!"

Patient: "I am 60!"
 Doctor: "See! What did I tell you?"
 Patient: "I have a ringing in my ears."
 Doctor: "Don't answer!"



Thought of the Week

“The true soldier fights not because he hates what is in front of him, but because he loves what is behind him.” — *G.K. Chesterton*

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